

113

LIBRARY
OF THE
CITY OF SAGINAW
20 MAY 1913

SAGINAW BOARD OF TRADE

Fiftieth Year
Ending May 1913

SAGINAW MICHIGAN U S A

OFFICERS

Fifty-first Year

W S Linton President

John J Rupp First Vice President

Emil Staehle Second Vice President

Wm Seyffardt Treasurer

DIRECTORS

A A Alderton

H W Merrill

J P Beck

R C Morley

J A Cimmerer

H A Savage

J A Cleveland

John W Smart

E C Forrest

S E Symons

Louis Mautner

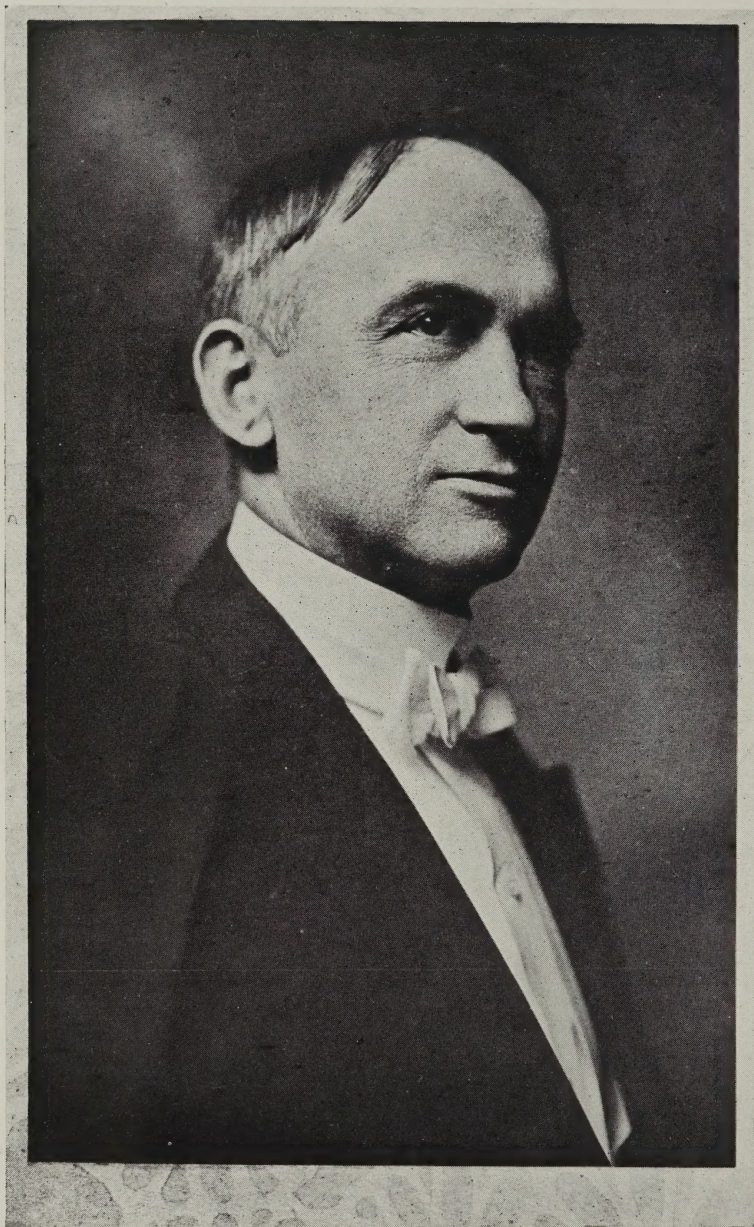
F J Wolfarth

LIBRARY
OF THE
UNIVERSITY OF ILLINOIS
26 MAY 1915

SAGINAW BOARD OF TRADE

Fiftieth Year
Ending May 1913

SAGINAW MICHIGAN U S A



J A Cimmerer
President Saginaw Board of Trade
Fiftieth Year

ANNUAL ADDRESS

PRESIDENT J A CIMMERER

given at the Fiftieth Annual Meeting of
the Saginaw Board of Trade May 6 1913

To the Members of the Saginaw Board of Trade

Saginaw has enjoyed another prosperous year. The Golden Anniversary of the Saginaw Board of Trade which we have just celebrated marks a period of splendid progress in civic, commercial and manufacturing development. I am and I believe you all are optimistic for the future of our splendid city.

It is a pleasure for me as your retiring President to also state that our Association has enjoyed another year of good work of which the members may be justly proud. The close of this fiscal year of the Saginaw Board of Trade finds the Association stronger numerically financially and in every other aspect than it has ever been before.

I have been requested by the officers and directors to make a comprehensive report to cover the activities of the Board of Directors and all the committees in one paper. For the sake of brevity I will omit much detail and refrain from expressions of appreciation which are due to many and yet because of the varied activities of the Association my report will still be somewhat lengthy.

AMENDMENTS TO THE BY-LAWS

At the last Annual meeting it was proposed that the By-Laws be so amended as to provide a better opportunity for individual expression by the members in the election of officers and directors. This suggestion was considered and the By-Laws amended so as to provide an opportunity for every member to suggest names to the Nominating Committee. This plan has just been used for the first time and I am pleased to report that 118 members responded to the invitation for suggestions.

The larger interest developing in the choice of officers and directors made it advisable to separate the day of the election from the date of the Annual meeting and accordingly the By-Laws were amended to provide for the election on the first Monday of May and the Annual meeting on the first Tuesday after the first Monday of May.

The advance in the membership dues provided in an amendment to the By-Laws at the last Annual meeting was well received and I am pleased to say that scarcely any objection has thus far been raised to the increase of the dues made at that time. When revising the roll of members in December last the Board of Directors again amended the By-Laws providing for an entrance fee for new members as follows:

Contributing.....	\$25.00
Regular.....	10.00
Associate.....	5.00

This entrance fee includes the payment of six months dues.

I am pleased to report that this amendment has likewise proven satisfactory. More new memberships have been secured under this amendment than for any like period before and it is believed that new members paying this larger fee at the beginning will at once become more interested in the work of the Association than would otherwise result.

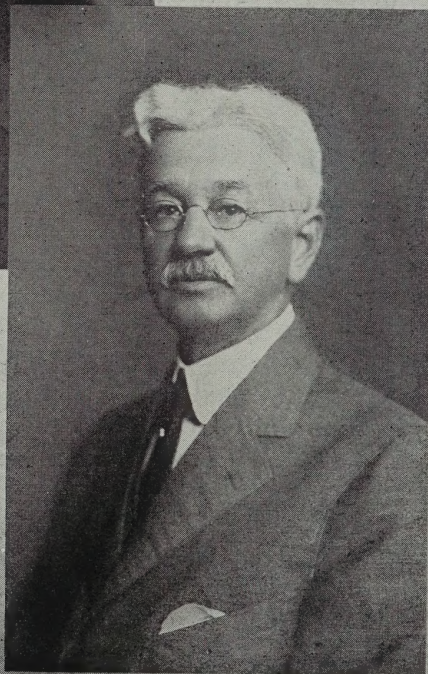
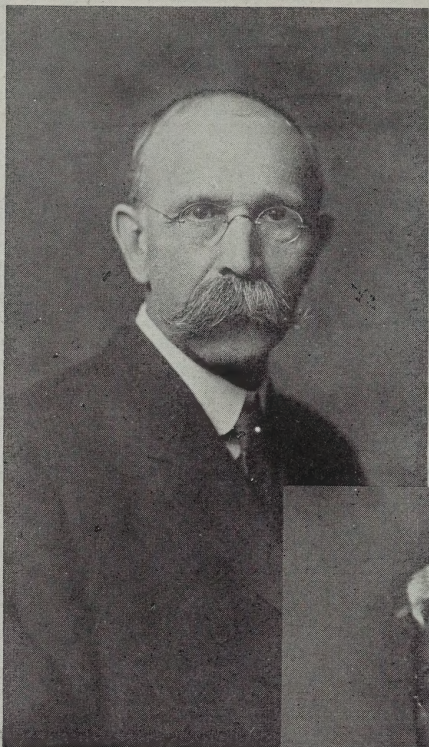
The improvement of rural roads in Saginaw County was considered of so much importance that at the beginning of the fiscal year the By-Laws were amended providing for a standing committee on Good Roads.

BLUE SKY SECURITIES

At the last Annual meeting it was proposed from the floor that the Board should give attention to the matter of industrial securities offered for sale in Saginaw. This matter had the attention of the Finance Committee. The Michigan Legislature has now enacted what is believed to be a wholesome and helpful statute covering the subject.

THE BAY WATER PROJECT

Pursuant to the By-Laws a conference of the Board of Trade was held on July 9th to consider the Bay Water project. The conference was held aboard the S S Melbourne and had an attendance of about four hundred. A trip was taken to the location of the proposed intake in Saginaw Bay. The occasion was featured by the presence of Consulting Engineer Gardner S Williams. In pursuit of the conclusion of this conference the President appointed a committee of 305 members to promote the organization of those who favored the Saginaw Bay Water supply. This committee organized what is now known as the *Saginaw Bay Water Association* with a suitable complement of officers and committees. The Bay Water Association maintained its own headquarters and conducted a publicity campaign for several months supplying all voters and others interested with full information regarding the Bay Water project. During the season of navigation frequent steam-boat excursions were run from Saginaw to the proposed location of the intake in Saginaw Bay. Extensive researches relating to the subject were made by experts and a worthy literature covering all phases of the subject was created and distributed. The Bay Water Association has recruited a representative membership in every ward in the city and now awaits the necessary action by the city officials to formulate the project and submit it to a vote of the people. The Bay Water Association has raised and expended about \$1,500.00 to date. As President of the Bay Water Association I am pleased to report that a Committee appointed by the City Council on January 7 recommended that the Council proceed to the submission of the Bay water project to a vote



John J Rupp 1st Vice President

M W Tanner 2nd Vice President

Saginaw Board of Trade

Fiftieth Year

of the people and it is now hoped that this splendid enterprise which was submitted for the consideration of the Council on March 31st 1912 will soon be submitted to the voters. The campaign for Bay Water has certainly demonstrated the feasibility of the plan and the impracticability of any other plan for the solution of Saginaw's greatest problem. I find a growing interest and enthusiasm for the Bay Water project and predict an overwhelming approval of the same when it is submitted to the voters.

CHAMBER OF COMMERCE OF THE UNITED STATES OF AMERICA

At the last Annual meeting a resolution was adopted authorizing an application for membership on behalf of the Association in the Chamber of Commerce of the United States of America which had then been recently organized. The application was made in due course and the Saginaw Board of Trade was among the first commercial organizations of the country to enroll in this great National organization of business men.

This Association was represented at the First Annual meeting of the Chamber held in Washington on January 22nd 1913 by Vice-President Tanner and Edward Schust. These delegates gave their report to the membership at a dinner at the Hotel Vincent on January 30th 1913.

A referendum from the National Chamber on the plan for a National Budget was considered at a conference of the Board of Trade on January 2nd 1913 and after discussion the nine votes to which the Association is entitled were recorded in favor of the plan and so reported to the headquarters in Washington. I am pleased to say that all other commercial organizations in the Chamber entitled to vote on this proposition also voted favorably with the single exception of the Detroit Board of Commerce.

The visit of President Wheeler of the National Chamber to Saginaw and his splendid addresses at the meetings in connection with the celebration of the Fiftieth Anniversary are so fresh in your minds that I will only record the fact of the same in this report.

HONORARY MEMBERS

Under the authority of the By-Laws the Board of Directors has during the past year elected the following honorary members

Professor E C Warriner Superintendent of Saginaw Schools (E S)
Professor Philip Huber Superintendent of Union School District Schools (W S)
Judge John Moore pioneer
Wm Binder of the Charter members
Woodbridge N Ferris Governor of Michigan
Harry A Wheeler President Chamber of Commerce of the United States of America
Albert W Tausend Mayor of Saginaw
Joseph P Tracy Secretary Saginaw Board of Trade

VACANCY

On January 7th 1913 James H Malcolm was elected a director to fill vacancy.

AFFILIATED ORGANIZATIONS

The arrangement with the Merchants and Manufacturers Association for a joint Secretary whose salary would be paid by that Association was discontinued on December 31st 1912 since which date the clerical work has been performed and the headquarters for that Association supplied for a consideration of \$75.00 per month. I am pleased to report that all recommendations regarding industrial matters which have been endorsed by the Board of Trade and submitted to the Merchants and Manufacturers Association during the year have been favorably acted upon by the Trustees of that Association.

Headquarters and clerical services have been supplied to the Wholesalers and Manufacturers Association during the year at a charge of \$10.00 per month.

Headquarters and clerical services for the Saginaw Band and Orchestra Association have been supplied during the year for a consideration of \$5.00 per month.

Headquarters and clerical services for the Saginaw Bay Water Association for November and December were supplied for a consideration of \$40.00.

EASTERN MICHIGAN STATE FAIR

This enterprise which was promoted by the Board of Trade was given the status of permanent organization on May 11th 1912 and reached a subscribed financial strength approximating \$40,000.00. On June 15th 1912 the Directors of the Fair Association gave up the enterprise and refunded the money in hand.

UNITED STATES WEATHER BUREAU

Early in 1911 the then Board of Directors approved an effort to secure the location of a Government Weather Observation Station in Saginaw. There were many obstacles and discouragements in the pursuit of this purpose but finally on May 14th 1912 through the interest of Senator Charles E Townsend the Agricultural Appropriation Bill then under consideration in the Senate was amended providing for the Saginaw establishment and on October 1st of last year the local Weather office was opened with a full staff and equipment. The Bureau is now located in the Merrill Building and later will be permanently located in the Arthur Hill Trade School. The addition of the Weather Bureau to the Federal establishments in Saginaw is of great value not only to Saginaw but to the entire Saginaw Valley.

SCIENTIFIC AGRICULTURE

In the Agricultural Appropriation Bill of 1912 the Federal Agricultural Department

was enabled to assist communities desiring to promote scientific agriculture. An appropriation of \$1,200.00 per year thus became available for this purpose in Saginaw County. The Board of Supervisors was prevailed upon in its January session to provide \$1400.00 for the current year for the same purpose and to provide an office in the Court House for the expert. General supervision of this work is provided from Headquarters at the Michigan Agricultural College in Lansing. The appropriation from the Federal Government and the support provided by the Saginaw County Supervisors is considered sufficient to sustain this work and if the experiment proves satisfactory it is hoped that the support of the work may continue to be supplied from public funds rather than private subscriptions. This work is a public benefit and should be supported by public money.

CO-OPERATION WITH THE COMMON COUNCIL

To promote mutual acquaintance and confidence the Board of Directors gave a complimentary dinner to the city officials and the councilmen-elect on December 18th 1912 at the Hotel Vincent. The event was highly successful and was the occasion of the exchange of many helpful suggestions. The belief was freely expressed that this dinner would mark the beginning of an era of more intimate fellowship between the city officials the aldermen and the business men of the community.

RELATIONS WITH BOARD OF SUPERVISORS

A complimentary dinner was given by the Board of Directors to the Board of Supervisors of Saginaw County on January 9th 1913 at the Hotel Vincent. On this occasion an address was given by Mr Jacob DeGues Superintendent of the Prairie Farm on "The Agricultural Possibilities of Saginaw County." Chairman John Rauchholz of the Board of Supervisors expressed the good will of the surrounding community for the City of Saginaw and the hope that this exchange of courtesies thus begun by the Board of Trade might continue.

RELATIONS WITH COMMERCIAL ORGANIZATIONS IN OTHER CITIES

During the year there has been an increasing and helpful exchange of printed matter and suggestions between commercial organizations of Michigan cities. The Secretaries of the Commercial organizations of the principal cities of the state effected an organization on January 9th 1913 and propose holding quarterly meetings to discuss common interests. During the year our representatives have attended meetings of commercial organizations in

Grand Rapids
Clio
Merrill
Caro
Frankenmuth
Vassar
Alpena

MICHIGAN TRUNKLINE HIGHWAY ASSOCIATION

On February 7th on the call of the Board of Supervisors of Roscommon County a largely attended meeting was held in Saginaw at which the Michigan Trunk Line Highway Association was organized for the promotion of trunk line highways to be improved and maintained by the State. The Board of Trade was represented by a large delegation and was honored with the choice of Mr M W Tanner as Treasurer of the Association which resulted from the meeting. The lines proposed for Trunk Lines will lead into Saginaw from several directions.

WHOLESALE TRADE EXTENSION

The Wholesalers and Manufacturers Association conducted a four days trade extension trip through northeastern Michigan during the last week of June making the trip by special train covering the lines of the Michigan Central and Detroit and Mackinac. The principal lines of jobbing and manufacture in Saginaw were represented on this trip. Acknowledgment is made of the splendid hospitality given by the commercial organizations in the cities and villages visited by this party. Saginaw is the metropolis and principal jobbing and market center of a vast and prosperous territory. Such excursions are of happy results.

THE THIRD REGIMENT BAND

The Third Regiment Band promoted by the Board of Trade made its first public appearance May 27th 1912. The Band while not yet one year old is already the pride of the people. Everybody in Saginaw sits up and takes notice when the Band begins to play. I pause to recognize the splendid leadership of Professor Arthur Amsden and the magnificent patronage given by the subscribers of the Saginaw Band and Orchestra Association which provides his support. The concerts in the Parks the splendid entertainments in the Auditorium and the many other musical delights provided through our band during the past year have added a touch of art and harmony to life in Saginaw which is appreciated by all public spirited people.

STREET CAR EXTENSIONS

In response to a resolution of the Common Council introduced by Alderman Seemann and passed on October 14th 1912 a Special Committee of 55 was appointed to consider and report on the extension of street railways in Saginaw. At the request of Chairman John W Smart of this Association permission was given to add to this Committee representatives from the Saginaw Federation of Labor so that the membership of the Committee was thus increased to 75. This Committee spent some four months in research and investigation through

seven sub-committees considering all the important phases of the subject. The plan for street railway extensions brought forward by this Committee has just been published and it is generally believed will provide a complete and satisfactory solution of this important problem in the development of our city.

FARMERS INSTITUTE

Another very successful Institute for the Farmers of Saginaw County was conducted under the joint auspices of the Board of Trade and the County Institute Society on February 20-21st 1913. There were six sessions all of which were largely attended. The County Institute Society by a unanimous vote adopted a resolution requesting the Board of Trade to promote another Institute next winter. By means of a charge for exhibitors the Institute this year was practically self-supporting financially.

CITY MARKET

It is gratifying to record the steps lately taken by the Common Council for the provision of a city market the promotion of which has so long been a policy of the Board of Trade. Plans drawn by City Engineer Eymer have been approved and means have been provided for restoring the market fund so that we may expect the erection of the necessary buildings and the opening of the Saginaw wholesale market during the present season.

JOHNSON STREET BRIDGE

It is a pleasure to record the closing of the contract for the construction of the Johnson Street Bridge at a figure some ten thousand dollars less than the amount provided in the bond issue for that purpose. The sub-structures for this great public improvement are already in place and it is expected the bridge will be completed and placed in service during the summer. The Board of Public Works merits the grateful appreciation of our citizens for its able administration of this trust.

DISCOVERY OF OIL AND GAS

In my last annual report I called attention to the organization of the Saginaw Valley Development Company to explore for oil and gas. The President of this Company Mr Wallis



ANOTHER GREAT NATURAL RESOURCE

Oil Discovered in Saginaw August 26, 1912. Saginaw Valley Development Company
Nov. 15, 1912.



William Seyffardt Treasurer

Joseph P Tracy Secretary

Saginaw Board of Trade
Fiftieth Year

Craig Smith is well known as a director of the Board of Trade and practically all of the investors were Board of Trade men. It is a pleasure for me to say that all of the money required for the exploration of this field for oil and gas has been subscribed locally. The discovery of oil on August 26th caused a profound sensation. This wonderful Valley well known for other natural resources forest, soil, coal and brine was found to be also endowed with a high grade of oil and natural gas. The preliminary work in developing the field has gone on at local expense and under local administration. The promoters are sanguine of success which when assured will doubtless mean not only a great revival but a tremendous advance in the development of local business. The first car of Saginaw Oil was shipped on September 29th to a refinery in Toledo. When the development of oil in commercial quantities is assured there is no doubt but sufficient local capital will be available for the construction of required pipe lines refineries etc and that Saginaw will become the center of the Michigan oil enterprise.

A NEW HOTEL

A conference was called on January 20th 1913 to meet some eastern gentlemen who desired to promote the construction of a new hotel in Saginaw. For a long time there has been a conscious need of enlarged and improved hotel facilities in this city and the consensus of opinion at this conference appeared to be that the time was ripe for the supply of this need. The discussion of the subject has developed the fact that the supply of improved hotel facilities will probably result from the investment of local capital and to this end some attention has been given to awakening a larger interest in the subject on the part of owners of hotel property. It is hoped plans will mature during this year.

NORTHEASTERN MICHIGAN DEVELOPMENT BUREAU

The Association has continued the support heretofore given to the Northeastern Michigan Development Bureau to the extent of a contribution of \$100.00 which amounts to four memberships. A meeting of the local supporters of this Bureau was called before the Annual meeting of the Bureau in January when it was decided to urge the Executive Committee to provide for the support of the Bureau by the larger contribution of public money rather than private memberships. This effort has resulted in the endeavor to include in the field of the Bureau the Counties of the Thumb and an effort to secure an appropriation from the Legislature. The undertakings of this Bureau are worthy and the administration has been trustworthy. The Bureau deserves the continued and cordial support of Saginaw County. The Board of Supervisors appropriated one thousand dollars for the support of the Bureau for the current year.

MEMBERS DINNERS

On the recommendation of the Entertainment Committee the Board of Directors authorized a series of weekly members dinners which have been given at the Hotel Vincent every Thursday since January 1st. The hotel has furnished a splendid meal for fifty cents. The Entertainment Committee has been fortunate in securing a varied and helpful program of speakers. The attendance and interest in these dinners has shown a gratifying and continuing increase from the beginning.

ADVERTISING AND SOLICITATION

The Trade Interests Committee has pursued consistently the previous policy of the Board of Trade in the matter of program and other irregular advertising schemes. A patient consideration has been given to every application for endorsement and only such advertising propositions as appeared to return to the advertiser a strict value received for the amount charged have received the endorsement of the Committee.

At the request of the Board of Directors the Committee has worked out a plan for investigating and certifying solicitors for contributions of any kind. A blank form of application for endorsement has been prepared which solicitors are required to fill out and swear to. The Committee has also devised a membership card and office notice to solicitors which has lately been distributed to the members. It is believed that this means will serve to rid the city of such unauthorized and unworthy solicitors which have for years infected the business district and harassed the business men.

The Trade Interests Committee has had under consideration plans for stimulating retail trade in Saginaw which plans will doubtless mature early in the next year.

CONVENTIONS

The following Conventions have met in Saginaw during the past year

- State Elks Association
- State Arbeiter Society
- Michigan State Bar Association
- Michigan State Photographers Association
- Lutheran Synodical Conference
- Michigan State Letter Carriers Association
- Michigan Hay Association
- American Association Workers for the Blind
- Fiftieth Anniversary of 23rd Michigan Volunteers
- Michigan Bean Jobbers Association
- State Federation of Womens Clubs
- Presbyterian Synod of Michigan
- Michigan Retail Implement and Vehicle Dealers Association
- Michigan Association of Ice Cream Dealers
- Michigan State Master Plumbers Association

Farmers Institute
Michigan Dairymens Association
Michigan State Bowling Association
Saginaw Poultry Show

A large number of visitors have been entertained in the city on account of these conventions. The expenditures of the Conventions Committee for the year have amounted to \$341.42. The amount is increased somewhat over the last year on account of the requirement of the Auditorium Trustees for rental of that building when the Convention includes an exhibit feature. In extending invitations to societies to hold their Conventions in Saginaw it has been customary to offer the free use of the Auditorium and it was of course necessary for the Board of Trade to make good its invitations and pay the Auditorium bills. The Board of Directors has lately adopted a policy of extending invitations for meetings in conformity with the new rule of the Auditorium Trustees.

GOOD ROADS

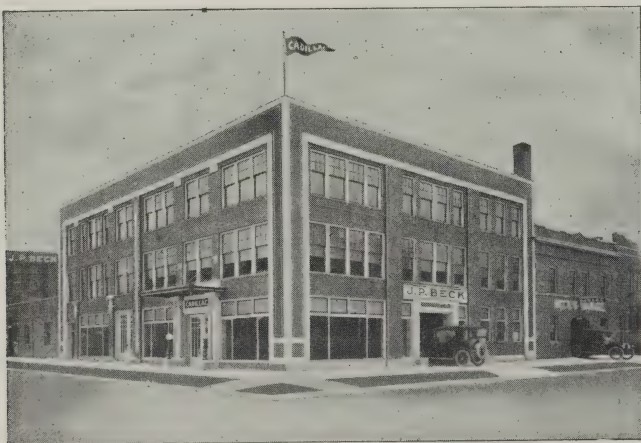
An effort has been made to formulate a *good roads policy* particularly so far as the distribution of the city good roads money is concerned. Anticipating the last October meeting of the Board of Supervisors projects were taken up with several Townships where roads of more importance to the city required improvement were located and these townships were urged to undertake township bond issues with the understanding that the Board of Supervisors would appropriate an amount of good roads money to be raised by taxation in the city to supplement the Township bond issues. The plan proved quite acceptable to all interests concerned and has been worked out quite satisfactorily. Projects amounting to over two hundred thousand dollars were approved at the October meeting of the Board of Supervisors. It remains necessary to follow up this policy and to place the administration of public funds for the improvement of rural roads on a still better business basis. To this end we have found that the Board of Supervisors and County road officials were willing to give cheerful co-operation.

CIVIC AFFAIRS

Under the auspices of the Civic Affairs Committee an exhibition of fire works was provided for the evening of the Fourth of July in Hoyt Park at which time practically the whole population of the city was pleasantly entertained.

Under the auspices of the Committee on Civic Affairs and in co-operation with the local Military and G A R the observation of Decoration Day in 1912 was brought up to a proper standard. The Committee assumed the financial responsibility and raised the necessary funds to make Decoration Day observance impressive and creditable.

The Committee on Civic Affairs performed a large work during the past year. A sub-committee to formulate a revised building and housing code was appointed and has made extensive research and compiled a vast amount of information. The Committee is thus far only able to report progress in this matter. It has been found that many other cities are working on the same problem and it has been considered advisable to proceed with conservatism in the matter of recommending a new system for Saginaw. While the Committee has been disposed to do what can be done to bring the city up to date in the matter of a housing code it is still disposed to avoid fads and fancies and to profit by the experience of other communities. It does not appear that there is an emergency requiring haste in this matter in Saginaw.



J. P. Beck's New Auto Garags, Largest in Michigan, Erected 1912.

INDUSTRIAL AND COMMERCIAL ADVANCEMENT

The Board of Trade has been favored in the past year with a strong Committee on New Industries. The work of the Committee has been wide spread and carefully planned. A policy of sustaining present industries has been followed and a number of manufacturing prospects have been related to factories already established in the city with benefit to both the promoters and to the local factory owners. It has been the policy of the Committee to first treat with all new enterprises with reference to relating the same to industries already established in the city.

The Presidential election was probably responsible for the hesitation of new manufacturing enterprises throughout the country. Notwithstanding this condition our city presents a splendid showing.

The statistics issued by State Labor Commissioner Powers shows that Saginaw has 480 factories as against 436 last year and that the total number of persons employed in the city is 13,535 as against 12,368 last year.

THE DETAILS OF MANUFACTURING IN SAGINAW ARE AS FOLLOWS

Number factories inspected in 1912.....	480	
Average daily wages paid superintendents in 1912.....		\$4. 60
Average daily wages paid foremen in 1912.....		3. 31
Number males employed at general factory work in 1912.....	9,469	
Average daily wages paid these in 1912.....		2. 13
Number females employed at general factory work in 1912.....	1,949	
Average daily wages paid these in 1912.....		1. 23
Number of boys employed between 14 and 16 years of age in 1912.....	97	
Average daily wages paid these in 1912.....		1. 08
Number of girls employed between 14 and 16 years of age in 1912.....	46	
Average daily wages paid these in 1912.....		. 99
Whole number employed in 1912.....	13,545	
Average daily wages paid these in 1912.....		2. 08
Aggregate daily wages paid these in 1912.....		\$27,348. 08

With the opening of this spring it is gratifying to note the large amount of factory construction under way. 1913 promises to be the banner year for new factory construction in Saginaw.

The Wilcox-McKim Company is now erecting a plant to cost about \$75,000.00.

The Germain Manufacturing Company has broken ground for new factories which will cost some \$60,000.00.

The Werner and Pfeiderer Company have announced their intention to erect factory buildings this season to cost not less than \$100,000.00.

The Herzog Art Furniture Company has broken ground for a large addition to its plant. The Saginaw Medicine Company is just completing a splendid new establishment on Holland Avenue.

The Opportunity Manufacturing Company has lately occupied its splendid new building. The Saginaw Plate Glass Company has added factories to its establishment which are said to have cost more than \$300,000.00.

The new Bean Elevator of the Saginaw Milling Company constructed during the past year is probably the most notable addition to the business facilities of the city during the past year. This splendid concrete structure is the largest of its kind in the world and insures Saginaw as the center of the Bean Industry of Michigan. The establishment is provided with every modern device and equipment for the handling of its business and for the comfort and health of the operatives. This elevator will employ about two hundred operatives throughout the year.

The Saginaw Coal Company has established a factory for the manufacture of concrete pipe and is now an active competitor for the sewer pipe and tile drain business of this community and of a large surrounding territory. Heretofore this demand has been supplied with clay tiles manufactured in other parts.

Among the enterprising manufacturing and mercantile establishments which have provided new or enlarged building facilities during the past year are

Alert Pipe and Supply Company
Wm Barie Dry Goods Company
J P Beck
Bolton Auto Company
H J P Graebner
Mercer and Company
Murphy and O'Hara
John Schmelzer
Schwinck Brothers
Seitner Brothers
Acme Weather Strip Company
Booth and Boyd Lumber Company
Brooks Manufacturing Company
F W Carlisle and Company
Cooney and Smith
Crawford Motor Cycle Company
Duryea Auto Company
East Side Lumber Company
Hammond Standish & Company
Jackson and Church
Kerry and Way

The Committee has followed with interest the preparation of a new charter for the city. At its request the Entertainment Committee invited Chairman Brooks of the Charter Commission to discuss the new Charter before the members on January 23rd. The presentation of the new charter by Mr Brooks was well received. It is believed the charter will be presented to the voters for approval at a special election in July. In this connection it should be remembered that through the initiative of the Saginaw Board of Trade the Constitution of Michigan was amended at the last November election enabling cities to amend their charters without a complete revision. The effect of this Constitutional amendment will be helpful to Saginaw whether the new charter is adopted or not. In case the new charter is not adopted requirements can be had by amending the present charter and in case the new charter is adopted its imperfections if any can be treated in the same manner later.

At the April election the Constitution of Michigan was again amended providing for the initiative referendum and recall. These reforms may now be availed of in treating city affairs.

The McClure Company
Michigan Packing Company
Michigan Cold Storage Company
Miss M C Murray
Nelson Brothers Company
Oakland Vinegar & Pickle Company
Opportunity Manufacturing Company
Pere Marquette Railroad Company
Saginaw Beef Company
Saginaw Enameling Company
Saginaw Sash and Door Company
Saginaw Wood Products Company
United States Graphite Company
Valley Grey Iron Foundry
Werner and Pfeiderer
Wickes Borthers
Willcox Engineering Company
Wolfarths Bakery

The New Industries Committee has now in file a large number of interesting prospects.

In this connection I will call attention to a late failure of important negotiations for a large industry in Saginaw on account of the local water supply. We are expending time and energy and money for industrial development. The handicap of the present water supply in the success of our industrial policy is serious and I sincerely trust that all who are interested in a greater Saginaw will seize the approaching opportunity to correct the situation and enable the city to serve the pure clean wholesome soft water of the Saginaw Bay as soon as possible.

SOCIAL AND RELIGIOUS LIFE

Our articles of Association declare the purpose of the Board of Trade to be the promotion of the social and moral interests as well as the business interests of the members. It is therefore with pleasure that I note

The dedication of the splendid new Young Mens Christian Association building which with its equipment cost \$100,000.00.

The approaching completion of the Young Womens Christian Association building which with its equipment will have cost \$60,000.00.

The splendid new edifice of St Andrews Church is also nearing completion and will probably be dedicated this summer.

The church of Our Lady of Mt Carmel lately provided for the Italian Catholic community of our city was occupied on March 23rd 1913.

The German Methodist Congregation is about to erect a new building to cost some \$12,000.00.

The Jefferson Avenue Methodist Congregation is now proceeding with alterations which will cost around \$15,000.00.

The Warren Avenue Presbyterian Congregation has acquired new property which is being converted into additional facilities at an expense approaching \$10,000.00.

Saint Casimers Society has lately acquired what is known as the Webber property on South Jefferson Avenue.

The Teutonia Society is now occupying a large new addition to its property.

The Knights of Columbus have within the last year acquired the Buckhorn property on North Washington Avenue and now occupy the same.

The Saginaw Canoe Club has acquired rights for a new club house in the Ezra Rust Park and is raising a fund of \$10,000.00 for the improvement of the same. The Canoe Club expects to occupy the new property before the end of the year.

The new addition to the golf grounds of the Saginaw Country Club was placed in commission on August 31st. Saginaw boasts best golf grounds and country club equipment to be found in the state.

The splendid undertakings of the other social fraternal and religious organizations of the city are well known.

The community is likewise proud of the accomplishments of the Federated Womens Clubs which during the year have sustained a large work in all parts of the city for the advancement of education music art and charity.

RIVER AND HARBOR

The improvement of the Saginaw River by the Federal Government has proceeded according to schedule and it is understood that the necessary appropriation for the ensuing year is in hand.



John W Smart
F Zahner

George B Wilcox
J W Symons
of the Directors

Wallis Craig Smith
H S Siebel

Saginaw Board of Trade
Fiftieth Year

The success of the steamer *Melbourne* in developing a paying traffic between Saginaw and Point Lookout for the season of 1912 was gratifying to all concerned and it is hoped that this line will receive an increasing patronage during the coming year.

Somewhat extensive negotiations have been conducted by the Committee with vessel owners and with other communities looking to the establishment of steamship service between Saginaw and coastwise points around the Thumb to Port Huron and beyond. The prospects for the establishment of such service are not encouraging at this time.

TAXES AND INSURANCE

The new Industrial Accident Law or Workmens Compensation Act as it is known which lately became effective in Michigan has attracted much attention. Chairman Kinnane of the Industrial Accident Board was secured to address the members dinner on April 10th 1913 and it is expected that two other speakers will address the members shortly on the same subject. The Industrial Accident Law has quite overshadowed other insurance matters in the consideration of business men during the past year.

The revision of the assessment of real estate in Saginaw City and County which has lately been under way has attracted much attention. The assessed valuation of the city is being largely increased and it is believed that in making the new assessment the officials have endeavored to make adjustments so that the burdens of taxation will be more equitably spread than heretofore. The increased assessed valuation given to the city at this time will enable the city to raise a considerably larger amount of public money as it may be required and this feature will thus be found to have its advantages as well as its possible dis-advantages.

TRANSPORTATION

The Pere Marquette Railroad has held first page attention during practically the entire year. The scandalous financial condition in which that great property has been found has attracted nation wide attention and it is hoped that the publicity which has been given to the manipulations and mis-managements and robberies of that splendid property in the past will produce reformatory changes. The Pere Marquette Railroad may be said to be the jugular vein of Saginaw. The proceedings in which the property has been involved during the past year have received the careful attention of the Board of Directors and will deserve the careful attention of the Board of Trade in the year to come.

A number of improvements and additions to the transportation facilities of the city were accomplished during the past year including the establishment of

A through merchandise car from New York City via the Erie Railroad daily without stop or transfer to Saginaw.

The addition of six merchandise cars daily from Saginaw to points on the Grand Trunk System in Michigan.

A large increase in the local equipment of the American Express Company and an all night service at the Genesee Avenue office of that Company.

A daily merchandise car via the Wheeling and Lake Erie from Cleveland to Saginaw without transfer en route.

The Pere Marquette Railroad occupied its new merchandise freight terminal on West Genesee Street in October and the same is proving a splendid addition to the facilities of that Company for the handling of merchandise business to and from Saginaw.

On the initiative of our Transportation Committee the Grand Trunk Railway was induced to replace the old passenger equipment on its Saginaw Branch with up to date vestibule cars.

Through the initiative of our Committee the Pere Marquette Railroad was induced to schedule the departure of its Detroit sleeper from Bay City one hour earlier at night thereby affording a better connection from the Detroit and Mackinac for passengers to Saginaw and furnishing an earlier accommodation for Saginaw passengers desiring to take a sleeper to Detroit.

Through the initiative of our committee the mail service from Saginaw to Gladwin was greatly improved.

Through the initiative of our committee the express service from Saginaw to points on the Michigan Central Railroad north of Bay City was corrected and the express service on the Wolverine to points between Saginaw and Detroit was restored.

A conference between the officials of the Saginaw Steam Railroads and representatives of the Board of Trade was lately held in Detroit to consider a plan to make common use of the industrial tracks of all roads in the city of Saginaw and it is believed that some progress is making in this very desirable reform.

FOREIGN TRADE

The Foreign Trade Committee provided the manufacturers of Saginaw with a visit by Mr E A Brand Special Agent of the Department of Commerce and Labor in June. Mr Brand spent several days in the city calling on local manufacturers in company with members of the Foreign Trade Committee. The attention of the local manufacturers has also been called to the publications of the Department of Commerce and Labor which have special reference to the development of foreign commerce. It is believed that the affiliation of the Board of Trade with the National Chamber will also have a stimulating effect in the development of foreign trade for our local manufacturers.

PUBLICITY

An edition of two thousand of the Forty-ninth Annual Year book was published and distributed to the members to the important libraries throughout the country to corresponding commercial organizations and to a numerous list of inquirers. This year book contained also the By-Laws and articles of incorporation and other matter for the Merchants and Manufacturers Association the Wholesalers and Manufacturers Association and the Saginaw Band and Orchestra Association. The Committee on Statistics and publications



John H Malcolm
Edward Schust

H S Erd
Louis Mautner
of the Directors

A A Alderton
John A Cleveland

Saginaw Board of Trade
Fiftieth Year

also gave assistance to the Saginaw Daily News in the production of the book entitled "Greater Saginaw" which was brought out in February 1913. This book is an artistic publication of general information and illustration. The Committee purchased three hundred copies of the same. The Saginaw Newspapers are entitled to the thanks of the Association for liberal space devoted to the enterprises and proceedings of the Board of Trade. The publicity obtained through the Saginaw Daily News and the Saginaw Courier Herald is of inestimable value to the Board of Trade.

The publication of an indexed map of Saginaw County by C W Chadwick of Ann Arbor which was brought forward during the early part of the year had the endorsement and co-operation of our committee.

The publication of the Saginaw City directory by R L Polk & Company with important additions has likewise had our assistance and endorsement. In this connection it is important to note the splendid increase of population estimated by the publishers of the directory. The population of Saginaw at this time is represented to be 67,495 as compared with 50,510 in 1910

ACCOUNTING

The books and accounts of the Association have been carefully scrutinized at least once a month by the Auditing Committee. This Committee has reported in writing on every disbursement of the Association during the past year and all disbursements have been made by a vote of the Board of Directors as required by the By-Laws.

FLOOD SUFFERERS

By the proclamation of Mayor Albert W Tausend on March 26th the Board of Trade was designated as the agent to receive and disburse the contributions of this community for the relief of the sufferers in the flood afflicted areas of Ohio Indiana and Nebraska. The Saginaw Daily News and the Saginaw Courier Herald gave valuable assistance in securing a large response from the citizens for the flood relief. The Bolton Auto Company and the Saginaw Railroads and Express Companies also gave valuable gratuitous service in receiving and transporting contributions of clothing food etc.

The cash received for the relief of flood sufferers to the date of this report has amounted to \$4,353.54. The disbursements to date all of which have been made with the approval of the Mayor have amounted to \$4,246.00. A cash balance remains in hand of \$107.54.

Two carloads of food and clothing were contributed. The relief was forwarded as follows

Governor Cox Columbus Ohio.....	\$500.00	March 28
Hugh Daugherty Indianapolis Indiana (Trustee).....	500.00	March 28
Governor Cox Columbus Ohio.....	500.00	March 29
Hugh Daugherty Indianapolis Indiana (Trustee).....	500.00	March 29
Colonel M L Wilson Columbus Ohio.....	500.00	March 31
W F Biphus Secretary Dayton Relief Committee Dayton Ohio.....	500.00	April 2
Hugh Daugherty Indianapolis Indiana (Trustee).....	223.00	April 4
W F Biphus Secretary Dayton Relief Committee Dayton Ohio.....	223.00	April 4
W F Biphus Secretary Dayton Relief Committee Dayton Ohio.....	400.00	April 5
J A Montague Mayor Catlettsburg Kentucky.....	200.00	April 5
Richard Schachne Merchants Committee Chillicothe Ohio.....	100.00	April 16
C M Skinner Chairman Ralston Relief Committee Omaha Nebraska.....	100.00	April 12
\$4,246.00		
Adjutant General J W McCoy Indianapolis Indiana.....	Carload	April 1
Richard Schachne Merchants Committee Chillicothe Ohio.....	Carload	April 16

The acknowledgments by the recipients of these contributions have been cordial and grateful and are on file in the offices of the Board of Trade.

The acknowledgment of contributions to relieve the flood sufferers were made from day to day in the Saginaw Newspapers.

FIFTIETH ANNIVERSARY

In accordance with the resolution passed at the last annual meeting authorizing the appointment of a special committee with power to act to prepare a celebration of the Fiftieth Anniversary of the founding of the Board of Trade to be held on April 9th 1913 I appointed the following committee

John J Rupp *Chairman*
Louis Mautner
Wallis Craig Smith
Lewis C Slade
Walter S Eddy
Joseph W Fordney
Wm Glover Gage
A W Tausend
E A Robertson
A L Button
E C Warriner
L T Durand
F R Alger

The celebration as planned by the Anniversary Committee is still fresh in our minds. It was worthy of the occasion and I take this opportunity to express the appreciation of the members and to thank the committee for the work done.

We, the undersigned, hereby Associate Ourselves together as a Board of Trade for the Saginaw valley - under & according to the Act Entitled "An Act for the Incorporation of Boards of Trade & Chamber of Commerce" approved March 19. 1863 -

Dated, Apr. 9. 1863 -

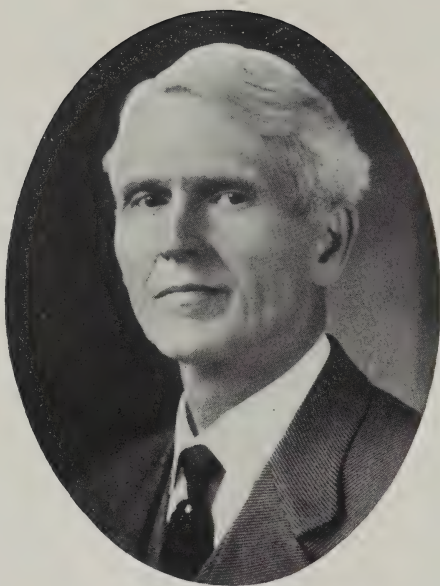
George Dunlap
 Xenall Barnard
 W. L. Miller
 V. A. Finner
 A. B. Paine
 J. J. Hardne
 Wm. J. Brider
 Jas. H. Davenport
 Chas. L. Hays
 Albert L. Hays

W. L. Little
 Hattie Chapman
 Ezra Rust
 W. J. Secor
 J. M. Davis
 A. W. Brockway
 L. B. Gentry
 Castle Luthersland
 Wm. S. Duggs
 H. C. Duggs
 W. J. Cleary
 H. H. Hobb
 Edm. J. Smith
 Chas. J. Disbrow
 Wm. L. Smith
 E. J. Throck
 Jas. L. Hitcham
 G. E. C. Calk
 J. J. Estabrook
 Wm. J. Thomas
 B. C. Potter
 W. D. Dill



Eddy Building
 Offices of Saginaw Board of Trade

Facsimile of Original Articles of Incorporation

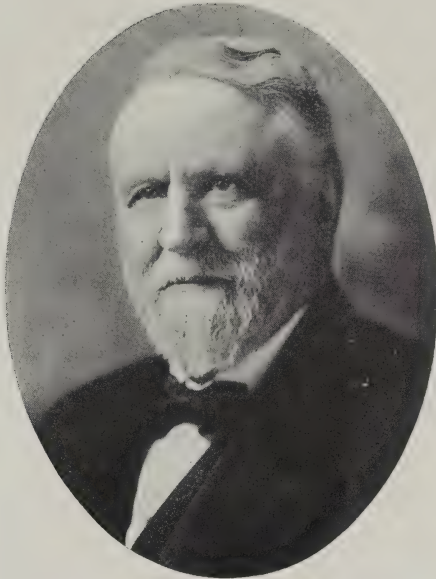


Governor Woodbridge N. Ferris



Harry A. Wheeler

Golden Anniversary Speakers



Ezra Rust



E C Warriner

Golden Anniversary Speakers

MEMBERSHIP

A large amount of attention has been given to the membership of the Board of Trade during the past year. Under the amended By-Laws memberships are discontinued automatically by the non-payment of dues within a reasonable time. The operation of this By-Law has served to cut down the membership somewhat but I think you will agree that this By-Law will also serve to strengthen the Board as an organization. The membership roll as reported at the end of this year is a *roll of paying members*.

A YEAR OF HARD WORK

The past year has been one of large activities. More than half of the members have given more or less active work on the standing and special committees during the year. The Committee meetings have been numerous and well attended. The Board of Directors has held fifty-two meetings during the year and has never failed of a quorum.

RETIREMENT OF SECRETARY TRACY

Mr Joseph P Tracy who has been Secretary of the Association since January 1st 1911 has announced his retirement at the close of this fiscal year and his intention to remove from Saginaw to Lethbridge Alberta where he accepts the position of Commissioner of Commerce and Manufacture for that municipality. The esteem in which Mr Tracy is held by the retiring Board of Directors has been expressed in the following resolution

WHEREAS Joseph P Tracy has tendered his resignation as Secretary of the Saginaw Board of Trade to become effective May 6th 1913

NOW THEREFORE BE IT RESOLVED by the Board of Directors of the Saginaw Board of Trade that in compliance with his request the resignation of Mr. Tracy be and it hereby is accepted with regret. We are going to miss Mr. Tracy. His broad outlook his quick grasp of local conditions, his ready comprehension of the community's needs, his ability to initiate, his executive efficiency, his boundless energy, his tireless industry, his great capacity for persistent effort, his faithful and fearless adherence to his ideals, and finally his utter and enthusiastic devotion to his work have enabled Mr. Tracy to render a notable service to the City of Saginaw and to this Board during his incumbency of the office of Secretary and he has thereby earned and is hereby accorded our grateful thanks and our hearty good wishes for success in his future work and

BE IT FURTHER RESOLVED that as an evidence of the esteem and regard in which we hold him and as a further expression of our appreciation of the work he has done in our midst Joseph Tracy be and he hereby is elected to honorary membership in the Saginaw Board of Trade.

CONCLUSION

In thus concluding my second term as President of the Board of Trade I wish first to express my appreciation of the request made by a large number of members to the Nominating Committee to present my name for a third term. It has been and is my opinion that it is better for the Association that there should be a more frequent rotation of the executive officers. Having been twice elected President without opposition I retire feeling that I have been greatly honored. I will at this time also express my appreciation of the large amount of volunteer service performed by Vice-Presidents John J Rupp and M W Tanner Treasurer Wm Seyffardt and the directors and of the efficient services of the Secretary and the office help.

Respectfully

J A CIMMERER

President



Hammond Standish & Co., Cold Storage and Distribution Plant Opened February, 1913.

Saginaw Board of Trade Treasurer's Annual Report Year Ending May 6, 1913

To the Officers and Members

I have the honor to submit herewith the report of the Treasurer for the year ending May 6th 1913

RECEIPTS

Balance on hand May 7th 1912.....	\$ 64 14
Receipts May 8th 1912 to May 6th 1913 inclusive.....	14516 75
	14580 89

DISBURSEMENTS

Disbursements as per vouchers 1109 and 1 to 293 inclusive.....	14281 16
Balance on hand.....	*299 73

Respectfully submitted

WILLIAM SEYFFARDT

Treasurer

CORRECT

For the Auditing Committee

F J ZAHNER Chairman
A A ALDERTON
E C OSCAR

*Unpaid liabilities on May 6th 1913 amounted to \$1019.68. Deducting this from the cash balance on hand of \$299 73 leaves a net deficit of \$719 95

J A CLEVELAND

Chairman Auditing Committee 1913-1914

Saginaw Board of Trade Secretary's Annual Report Year Ending May 6, 1913

To the Officers and Members

I have the honor to submit herewith the report of the Secretary for the year ending May 6th 1913

FINANCES

In my last report there was a cash balance of.....	\$ 64 14
The receipts from all sources for the period May 7th 1912 to May 6th 1913 inclusive have amounted to.....	14516 75
	14580 89
Total cash to be accounted for in this report.....	14580 89
The disbursements authorized for all purposes during the period May 7th 1912 to May 6th 1913 inclusive and which are covered by vouchers 1109 and 1 to 293 inclusive have amounted to.....	14281 16
	299 73
The cash balance on hand this date is.....	299 73

The resources during the year have been as follows

Cash balance on hand May 7th 1912.....	64 14
Receipts from dues.....	7861 80
Loan.....	200 00
Rentals and Services.....	506 78

Fire Works Fund.....	220 00
Eastern Michigan State Fair Association—Refund.....	19 96
Farmers Institute—Refund.....	293 40
Flood Sufferers Fund.....	4353 54
Fiftieth Anniversary Banquet.....	807 58
Miscellaneous.....	253 69
Total.....	14580 89

The disbursements for the year have been for the following accounts

Advertising and Publications.....	\$ 503 90
Salaries and Clerical Expenses.....	3263 52
Commercial Reports Newspapers and other Publications.....	481 22
Conventions.....	341 92
Entertainment of Guests and other General Expenses.....	403 02
Farmers Institute 1913.....	311 73
Fourth of July 1912 Celebration.....	203 50
Furniture and Fixtures.....	54 50
Investigation and Promotion of Civic Affairs and Public Improvements.....	1007 00
Investigation and Promotion of Industrial Propositions.....	737 77
Meetings and Conferences.....	120 65
Fiftieth Anniversary Celebration.....	983 89
Office Rent and Light.....	523 68
Printing Postage Stationery Telegraph Telephone and Miscellaneous Office Supplies.....	882 24
Loan repaid.....	200 00
Flood Sufferers Fund.....	4262 62
Total.....	14281 16

The resources account unpaid membership fees up to date amount to \$1977 30

MEMBERSHIP

During the past year there have been eight deaths in the membership

During the past year there were admitted to membership

9 Honorary Members
214 Regular Members account 78 Contributing Members
46 Regular Members
4 Associate Members
273 Total

At the present time the membership is classed as follows

39 Honorary
307 Regular Members account 107 Contributing Members
330 Regular Members
84 Associate
760 Total

Respectfully submitted
JOSEPH P TRACY
Secretary
By
MAMIE L JOHNSON

Golden Anniversary Exercises

April 9, 1913

AFTERNOON—2 O'CLOCK

A Civic Meeting—Students in the higher grades of the Saginaw schools in attendance—Members of the Board of Trade and the Common Council occupying the stage

Mayor Albert W Tausend presiding

Organ Recital—Professor A W Platte

America—To be sung by the audience led by Professor Arthur Amsden

Prayer—Led by The Reverend Harry R Stark

Chorus—The Amphion Club of the Saginaw High School

(a) Echoes of the Ball

(b) The Humble Bee

Saginaw in Prospect—Address by Professor E C Warriner

Chorus—Seventh grade students of the Union School District

(a) The Archer

(b) The Daffodils

The Call of Business—Address by Harry A Wheeler President of the Chamber of Commerce of the United States of America

*The Co-operative Idea in Civic Progress—Address by Woodbridge N Ferris Governor of Michigan

MICHIGAN—Closing Song

A song to thee fair State of mine

Michigan my Michigan

A greater song than this is thine

Michigan my Michigan

The whisper of the tow'ring tree

The thunder of the inland sea

Unite in one grand symphony

Michigan my Michigan

Thou rich in wealth that makes a State

Michigan my Michigan

Thou great in things that make men great

Michigan my Michigan

Our loyal voices sound thy claim

Upon the golden roll of fame

Our loyal hands shall write thy name

Michigan my Michigan

*Not present

EVENING

6:30 o'clock Reception for members and guests

7:30 o'clock Golden Anniversary Banquet

The Reverend J B Surprenant will invoke the Divine blessing

AFTER DINNER

President J A Cimmerer—Toastmaster

Retrospective—Address by the Honorable Ezra Rust of the Charter Members

American Commerce—Address by Harry A Wheeler President of Chamber of
Commerce of the United States of America

*The Civic Viewpoint—Address by Woodbridge N Ferris Governor of Michigan

AULD LANG SYNE—Closing Song

Should auld acquaintance be forgot
And never brought to mind.
Should auld acquaintance be forgot
And days of auld lang syne.

Then here's a han' my trusty frien'
And gie's a han' o' thine
We'll tak' a cup o' kindness yet
For auld lang syne

CHORUS

For auld lang syne my dear
For auld lang syne
We'll tak' a cup o' kindness yet
For auld lang syne

While the Banquet was being served a Concert was rendered by the
THIRD REGIMENT BAND M N G

ARTHUR AMSDEN Director

*Not present

Retrospective

Introducing Hon. Ezra Rust, President Cimmerer said:

"Gentlemen:—I have the honor to introduce our esteemed fellow citizen, the Hon. Ezra Rust. Mr. Rust is one of three surviving charter members of the association.

"I dare say the retrospective which Mr. Rust has so kindly prepared for the anniversary will prove an inspiration to us all. Mr. Rust is more given to actions than words as we all well know. Saginaw delights to honor Mr. Rust as a bountiful and practical benefactor, but tonight we wait gladly upon his message.

"In contemplating this fiftieth anniversary of the founding of the Saginaw Board of Trade we naturally expected to find the name of Ezra Rust among the first members. He is of the type of men that perceive the gain of co-operation. The liberal disposition and the broad vision go together.

"Being at the time a resident of Saginaw and desiring to share the opportunities he was



New Young Women's Christian Association Building
Erected 1912-1913

likewise willing to share the responsibility of putting the city forward and joined the Board of Trade the day it was organized.

"In receiving Mr. Rust as the first speaker of the evening, I will request you all to rise and give the Chautauqua Salute in his honor and in respect to those who associated fifty years ago today in the first meeting of the Saginaw Board of Trade and who have 'gone before.'

Mr. Rust spoke as follows:

"Mr. President and Gentlemen of the Board of Trade:

"I have been asked to give a historical sketch of the origin of the Saginaw Board of Trade, but as there is little beyond the fact of its inception that can be told, I have jotted down a few random recollections of Saginaw fifty and more years ago which may be of interest and show you gentlemen of the later generation from what humble beginnings our present prosperity has arisen.

"It has been a pleasure to revive the memories of those long past years and to live over again the stirring scenes of my young manhood, but with it has come the mournful sense that with comparatively few exceptions all these strong, active, enterprising men of a half century ago have passed out of this life. Of the original thirty-two charter members of this Board, but three remain, Mr. George L. Burrows of this city, Mr. William Binder of Hirsau, Wurtemberg, Germany, and myself.

"When I first came to Saginaw in the fall of 1850 there were about 3,200 inhabitants of East Saginaw and 1,700 in Saginaw City. There was no railroad nearer than Holly, there were no bridges across the river, no paved streets except an occasional strip of plank road, sidewalks were few and poor, and in no respect save in water supply and street lighting was there any similarity to our present flourishing city. Three rope ferries—one at Mackinaw street, one at Bristol street and one at Genesee street gave transport for teams; foot passengers were taken across the river in row boats.

"The buildings of both towns were mostly of small size and of wood. Only a few brick structures had been erected, of which the Bancroft House was the largest. Stores were not numerous and outside of provisions and clothing there was little call for any merchandise save lumbering tools and machinery.

"The commerce of the two towns was entirely by water. A boat ran twice a day to Bay City and return, and a steamer made bi-weekly trips to Detroit. All large freight, including lumber was carried in sailing vessels.

GROWTH IS RAPID

"Such, in brief, was Saginaw in 1859. During the next few years its growth was rapid; as the lumber trade increased new mills were built on both sides of the river, and the population in 1863 had become nearly seven thousand. In the spring of that year, a meeting of the National Board of Trade was announced to be held at Detroit during the summer, and a general act authorizing the incorporation of Boards of Trade and Chambers of Commerce in the state of Michigan having become a law in March, it was suggested by Col. W. L. P. Little that the Saginaw Valley should be represented on that occasion.

"Accordingly, on April 9, 1863, the original articles of incorporation of a 'Board for the Saginaw Valley' were signed by Col. Little and thirty-one others. Delegates to the Detroit



Bolton's Auto Garage, Opened March 1913

meeting were duly chosen, but to my best recollection this ended the active operations of the board; at all events no record exists of any other proceedings.

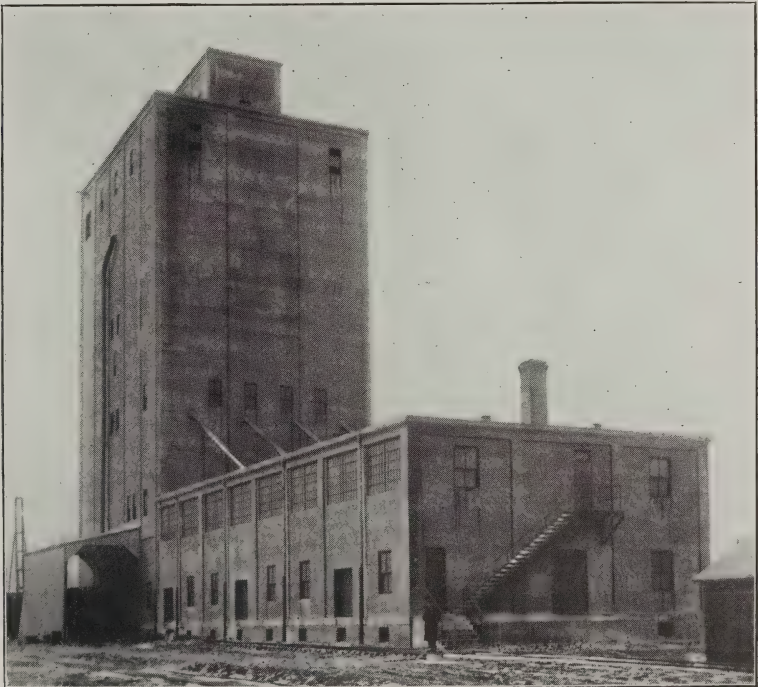
"Two years later, in 1865, twelve of the original incorporators with fifty-two additional signers attached their names to the constitution of the 'Board of Trade of East Saginaw.' No record remains of the proceedings of this body, and it is my belief that little was ever done; in fact, there was no crying need for the organization.

"During the period from 1860 to 1876 commercial conditions in the Saginaw Valley began to change. While lumbering was still the great industry, salt making greatly increased and the rapid growth in population caused the establishment of other important lines of manufacture, many of which remain to this day. The Pere Marquette railroad had been built from Flint, and extended north to Bay City and northwest through Midland across the state. The Jackson, Lansing & Saginaw railroad gave us an outlet to the southwest, and the Saginaw Valley & St. Louis railroad had opened the territory to the west. Between 1860 and 1870 the population of Saginaw and East Saginaw had increased from about 5,000 to over 27,000.

NEED FOR BOARD OF TRADE

"These rapid changes brought about conditions which seemed to call for an active and efficient Board of Trade, and in 1876 a reorganization was effected, a new constitution and by-laws adopted and signed by one hundred and ten prominent business men of both cities for the purpose of promoting 'just and equitable principles in trade, to correct any abuses which may exist, and generally to advise the interests of trade and commerce in the Saginaw Valley. Among the signers of this constitution I find only three of the original incorporators of 1863

"The commercial history of Saginaw from 1876 to the present time is well known to most of the members of this organization. It has been a period of great activity, of frequent and sudden changes." We have seen the lumber rise to its greatest height, then gradually decline and die. The mournful wrecks of once prosperous mills which lined our river banks for many years have finally disappeared, and today only a few indications of our former supreme industry remain. The business men of this city have been forced to exert every energy to build up new permanent industries, and promote healthy and prosperous growth. In the fore front of this battle have always been found the members of this board, and to their untiring and well directed efforts is due the most of our present prosperity.



Saginaw Milling Company, The Largest Bean Elevator in the World, Erected 1913

PROMINENT MEN

"My recollection of the men who were prominent in the early days of Saginaw is yet vivid and I could give you many anecdotes of these times which would be interesting, but there is neither time nor space to do so in the few moments allotted to me. I cannot refrain, however, from giving some personal mention to Col. W. L. P. Little, the founder of this board.

"Col. Little was a large man in every respect; of commanding figure, full, ruddy face; he was one who commanded attention wherever he went—but above and beyond his personal charm he possessed qualities of mind which made him eminent in the community. Strong, forceful, persuasive in manner and speech, he was a leader when it was a pleasure to follow and to his influence Saginaw owes much.



St. Andrew's Catholic Church

"It was my good fortune to be intimate in both business and social relations with most of the leading men of this community for more than thirty years of active business life, and I can truthfully say that I believe a greater number of intelligent, forceful men never were gathered together in any community of similar population and in very few of a much larger number.

"To illustrate: After the Chicago fire in 1871, a bill was introduced in congress to remit the duty on all lumber intended for use in rebuilding that city. About the same time a large section of the mill district of Saginaw was burned and extensive forest fires raged through the Michigan and Wisconsin pine forests, which were especially destructive all over the Thumb, so much so that at many points along the lake shore people were forced to take refuge in the waters of the lake. The price of lumber was low at that time and the profit very small, consequently the prospect of losing all the Chicago trade or selling at a loss to meet the Canadian prices was exceedingly distasteful.

SENDS FINE BODY OF MEN

"Sympathy for Chicago in congress was so great that it seemed nothing could prevent the passage of the bill by an overwhelming majority, but a delegation from Michigan of about one hundred men went to Washington. Over half of the delegation were from Saginaw, most of the remainder from Bay City with a few Detroit representatives. They were joined in Washington by Henry W. Sage of New York and presented their side of the case so strongly that the feeling of congress was entirely changed and the bill defeated. Senator Zach Chandler said to me 'I have never seen so fine a delegation of men since I have been in Washington.'

"I mention this simply to give you an idea of the quality of the business men of the Saginaw Valley forty years ago. Energetic, enterprising, well informed in all directions, bold in action and wise in judgment, they were the fitting progenitors of the present generation.

"It is easy and pleasant to look back over the half century that has passed—a period perhaps the most important in the history of the world for its advancement in the knowledge and application of science, and in the vast growth of business interests, but I think it is sometimes well to stop and consider whether this great advance in certain directions tends to strengthen our national life. History is but the record of the rise, the growth, the decline and fall of ancient nations, whose greatness now is but a name and whose visible records upon the world are only ruined temples and heaps of shattered rubbish. These ancient civilizations have borne their share in the general uplift of the race and at the height of their splendor doubtless felt that their duration would be eternal, but change and decay have wrought their ruin.

"I wish it were possible to look forward even half a century and see the outcome of our great nation, but we cannot even guess at the future. To my mind, the feverish unrest of the present day, the tendency to undermine the constitutional foundations upon which our country has reared its wonderful growth, the substitution of fine spun theory for the practical good sense of our forefathers, and the desire to reform the world by legislation rather than by purifying the national heart does not tend toward the security of our institutions nor indicate long continuances of our present proud condition.

"I hope that I am mistaken and that my fears are but the natural pessimism of advancing years, but I am glad that it will not be my lot to see the downfall of our country's greatness."

President Harry A Wheeler On American Commerce

Note—President Wheeler spoke without manuscript or notes. The following report of his address is quoted from the Saginaw News of April 10th 1913:

PROGRESS CAREFULLY

Taking up his address proper, Mr. Wheeler said he would begin where Mr. Rust left off. His predecessor's warning, he thought, should be heeded, especially as against that kind of progressivism without sense or reason. The speaker believed in progress, but when it was attempted to force the issue care must be taken that the entire fabric is not endangered. It was as Mr. Rust had said, impossible to predict for the next fifty years.

"During the past half century," he said, "American commerce has grown so rapidly as to make that growth appear almost unnatural. The growth has indeed been marvelous from the days when all American industry was practically carried on in the homes of the people, and the world outside needed and took all the surplus products of agriculture. Today little of those products are being shipped out; more than half of American commerce became great in spite of grave discouragements; it was made great by the sheer grit, genius, and ability of the people which brought it to its present place.

GENIUS FOR ORGANIZATION

"Genius for organization developed, which included the assembling of skilled artisans to carry on the operations of these large organizations. Of late years these organizations,

the natural outgrowth of individual genius, had been attacked upon every hand. They had been fostered by protective aid, so that they might find the ability to maintain the struggle before going out to meet the competition of the world.

"Out of this system had grown the attacks which gave American commerce the name of being predatory upon the workingman; and today the big organizations are charged with usurping rights, with doing illegal acts. Attacks are made upon commerce itself, and everything and everybody in business is tarred with the same stick, because here and there abuses have grown. The anti-trust law could not decide or settle these matters; nor can the supreme court. The decision must be by legislation so clear that the manufacturer may understand his rights; that all may understand the law; that he who runs may read.

"It is a serious menace to national commerce that exists in the sustained effort to divide the greater industries into small bodies. Great corporations became great because of their assembling of efficiency for service and their assembling of resources. The moment these large assemblages of efficiency and resource are divided into units to enforce competition, where competition no longer exists, it is wrong as a matter of economics. Great damage to commerce will result and it will be made impossible to go out in the world at large for business. Commercial greatness in the world today is in bulks, and cannot withstand divisions of resources and of efficiency. Disastrous effects would unquestionably follow unless something is done to check the attacks being made upon business.

"No great damage exists in combination; that is combination which is not monopolistic; combination which is properly regulated by sane law. But it is vital that combination shall



Mercer & Co., New Clothing Store

not be forced into small units to meet conditions that have long since passed from the world's marts and which no longer exist.

RIGHT FOR COMBINATION

"There should exist," said the speaker, "the right for combination in domestic trade. There can be no danger to commerce or to the country in large and properly regulated corporations; but there can be and is danger if competition is forced until it cuts out all profits and kills the very existence of business in the fierce strife. Business could not exist at the prices which would obtain under such conditions."

The speaker believed there would be legislation enacted in the next regular session of congress which the country would regret; that is the session succeeding the special one. "As to the tariff," he said, "There would unquestionably be downward revision, whether we liked it or not. How far such revision would go we do not know; but we do know it will be downward. The people have pronounced in favor of such revision, and there was no misunderstanding possible as to the intention of the administration to carry out the wishes of the people. The ability and genius to meet conditions which would obtain under such revision still existed in the nation, and the hope remained we would come out partially satisfactory."

DEPRECATES METHODS

Mr. Wheeler deprecated the methods employed by the government hitherto, in acquiring information upon which to base tariff revision; the opinion being advanced that no such hearings as have been given are competent to provide basis for a scientific tariff. It was urged that boards of trades and the business world generally, appeal to congress in behalf of legislation for a tariff commission independent in thought; without bias or affiliation with any interests; and absolutely free from partisanship. Such a commission, studying a scientific tariff could say how much can, with safety, be done and how far we can go.

CURRENCY REFORM

The speaker devoted some time to urging the importance of action by the government for currency reform, to meet new conditions that must arise. He pointed to the paradox known to bankers that today when the greatest need of expansion in currency comes, there would be also the greatest contraction.

"At present," he said, "money rates are highest when they should logically be lowest. If an anticipated advance in rates from April to November takes place this year, the results would be disastrous. Yet the rate would be in accord with the demand. Changed conditions needed changed currency laws, which must provide for greater flexibility, both of currency and credit.

"A fact bearing upon the issue is that in speaking of the balance of trade being \$500,000,000 in our favor for the past year there is not taken into consideration the cost of transportation and financing. When these are taken into account the balance almost totally disappears. There is also a merchant marine to help the visuation of the country at large, so that the world markets may be reached in American bottoms.

"There exists the danger of manufacturing being over done by the effort to keep abreast of the maximum; that is over done in the home market, while not equipped to reach the foreign and newly opening markets of the world. We must either find and reach that foreign market or face the menace of depression. All these issues call for suitable legislation, and must be settled by conference between business men and those at Washington."

MR. WHEELER AN OPTOMIST

In conclusion, the speaker deprecated pessimism. He was an optimist and believed that the work of the last fifty years was not going to be destroyed; for the people had too much sense. It was not all plain sailing, and is better for that reason, as destructive of that selfishness which tends to destroy communal good and welfare. It was also to be borne in mind that the people meant "all," with the president and congress representing that all and not only part. Wage earners, producers, manufacturers, consumers and all stood upon a common footing; and the president and congress were for all, not for any one section as against the other. Until legislation considered all, so long was legislation one-sided and likely to be dangerous.

"The Chamber of Commerce of the United States," said Mr. Wheeler, "has for its work the careful and thoughtful consideration of these great economic questions. The methods are those of discussion, so as to get the viewpoints of labor, of business, of organization, of agriculture, of all. From such a consensus must be formulated the solution of the problems that face us; and only in such manner can they be solved for all. The work commands the interests and attention of the whole community, for without the solution of these problems there exists the danger of a common fall and common disaster."

Saginaw In Prospect

Supt. E. C. Warriner spoke on "Saginaw In Prospect," his address being as follows:

"Many of you, now in the high school, have already studied the history of ancient Greece and many more of you, now in the grades, are looking forward to the same study. I presume some of you have already thought and others will think that it is a long way from Greece to Michigan, a far cry from Athens to Saginaw. I want this afternoon to bridge this gulf by a span. I want to connect your ancient history with modern life.

"The youth in the ancient city of Athens started to school at the age of seven. From then until he was sixteen the boy spent half his day in the palaestra, where he was exercised in running, leaping, discus throwing, javelin throwing and wrestling, and half his day in the music school, where he studied reading, writing, music and poetry. At sixteen, the lad entered the gymnasium, where for two years he gave himself up to more vigorous physical exercises, wrestling, boxing and the like. At the age of sixteen, the Athenian boy graduated even as our high school boys graduate at eighteen. The Athenian lad's graduation was an impressive ceremony. Having proved that he was the son of free parents, he presented himself before the king and asked to be introduced to the people as a citizen. This introduction over, armed with spear and shield, the ephebe, as he was now called, proceeded to the temple and took the following ephebic oath. 'I will never disgrace these sacred arms, nor desert my companion in the ranks. I will fight for the ideals and sacred things of the city both alone and with many. I will revere and obey the city's laws. I will transmit this city not only not less but greater, better, and more beautiful than it was transmitted to me.'

"The sentiment of this ephebic oath and even its language apply to you, the future citizens of Saginaw, today. We want you to fight for ideals and sacred things of Saginaw both alone and with many. We want you to obey the city's laws. We want you to transmit a city, greater, better, and more beautiful than it was transmitted to you.

BLESSED BY NATURE

"We are here, the guests of the Saginaw Board of Trade, to help them celebrate their fiftieth birthday, and we should feel honored that the Board of Trade has seen fit to recognize the schools of the city and to invite us to participate in these exercises. The Saginaw Board of Trade was organized April 9, 1863, fifty years ago today. Saginaw at that time was a small, struggling city, devoted entirely to the manufacture of lumber out of pine logs. Within a stone's throw of where you now sit rose the virgin forest and between Washington and Jefferson avenues stretched a bayou crossed only by bridges. As you all know, the growth and prosperity of Saginaw has been due to its saw mills and salt blocks. More pine logs have been floated down the Saginaw river than any other stream in the world and more pine lumber has been made here than in any other city. But those days are gone. The forests have been taken away and with their departure we have gone into the earth and found rich deposits of coal and oil. Surely Saginaw has been blessed by the bounty of nature. As long as our forests lasted, we thought nothing of what was beneath our feet but here we find a wealth second only to that of the forests. With a rich agricultural territory adjacent, with coal and oil in abundance, with our varied industries and our hundreds of factories, with school facilities above the ordinary city, our city and the Board of Trade are to be congratulated, as they start on the second fifty years of their growth. The purpose of the Board of Trade, as set forth in its articles of incorporation, is 'to promote the social morals and business interests of its members, to encourage well directed enterprises, to promote the growth of the city and the progress, extension and increase of its trade and to take concerted action in matters pertaining to the general good of the city.' How can you, boys and girls, young men and young women, co-operate with the Board of Trade and with all good citizens to this noble end. The Boy Scouts of France have recently been organized and one of their pledges I commend to the boys and girls of Saginaw, namely, never to speak ill of their country before strangers. We can not of course shut our eyes to the evil in our midst. We must strike a blow at it every time we can, but we shall be much happier, we shall be much more forceful and more useful in the community if we seek to find what we can praise in our city, not what we can criticize. So first of all, I beg you, young people, to speak well of Saginaw.

FOR MORE BEAUTIFUL CITY

"Again I ask you all, with the Athenian youth, to strive to make a more beautiful city. The early history of every community neglects external appearance for internal prosperity. Up to recent years, Saginaw has not had a reputation for cleanliness and beauty. But the past few years have witnessed a remarkable development in this direction. No city of its size has so many miles of well paved, well cleaned streets as Saginaw. Will you help to keep it so. Will you cultivate a flower garden. Will you keep your lawn mowed and the weeds cut down in your back yard as well as in the front yard. Will you even go out into the street and cut down the weeds there without criticizing the street commissioner for not doing it.

"And after making Saginaw a more beautiful city, will you strive to make it a better city. To do this, we must make it a more healthful city to live in. In the early history of Saginaw, fever and ague or malaria made this valley a terror to all new comers. I refer to contagious diseases—scarlet fever, measles, whooping cough, mumps, diphtheria. The laws of our state require that all cases of contagious disease be reported to the health authorities,

that every house containing a case of contagious disease be placarded and that the inmates be isolated from other people. Will you assist in seeing that these rules are lived up to. It is no disgrace to have one's house placarded. It is only a means of protecting the innocent and well person. If bad laws exist, they must be obeyed until the people see that they are bad and ask to have them changed. We are subject to three kinds of laws—city laws, made by our city council, state laws, made by our legislature, and federal laws made by our national congress. Remember this and thus make Saginaw a law-abiding and law-honoring city, a better Saginaw.

ELEMENTS AT HAND

"As you grow older, young people, and assume the active responsibilities of life in this community, you will find ready at hand the elements out of which your enterprises and ingenuity will make a greater city—greater in wealth and prosperity, greater in population and influence. The opportunities for education in Saginaw, thanks to the liberal support of our tax payers as a whole and especially to the generosity of two of our honored citizens, Hon. W. R. Burt and Hon. Arthur Hill—the opportunities for an education here are unsurpassed. 'Unto whomsoever much is given, of him, shall much be required,' and Saginaw therefore expects the coming generation to be better prepared than the past for commerce, industry and manufacture. With abundant national resources, with unlimited educational advantages, it remains for the wit and ability of Saginaw's young men and women to make in the next generation a greater city than we have yet seen here.

"There was to Ancient Athens and Modern Saginaw a common purpose, to make men out of their boys and girls. And the boys and girls of Saginaw, the men of tomorrow, have the same purposes as the ephebe of Athens, to transmit the city not only not less but greater, better and more beautiful than it was transmitted to them."



Nelson Bros., Manufacturers of Gasoline Engines

FITTINGLY OBSERVED

Editorial—Saginaw Daily News of April 10

The golden anniversary of the Board of Trade was fittingly, impressively and successfully celebrated. The one regrettable incident of the occasion was the inability of Governor Ferris to be present, he being detained in Lansing by the critical illness of Mrs. Ferris. President Harry A. Wheeler of the Chamber of Commerce of the United States was the guest of honor, and the three admirable addresses he delivered—at the luncheon of the Board of Trade directors, the meeting of the school children in the Auditorium and the Board of Trade dinner were worth holding a celebration for. Mr. Wheeler has attached himself very strongly to the commercial interests of Saginaw. The Hon. Ezra Rust was a large contributor to the success of the event, as was also Superintendent Warriner of the public schools. In this connection it is well to commend the educational feature of the celebration. The parade of the 3,000 school children was one of the finest and most inspiring sights ever witnessed in Saginaw. So was the meeting itself in the Auditorium. We hope occasion will arise for the repetition of both.

Mr. Wheeler in his talk to the directors of the Board of Trade said it was doing more for the advancement of Saginaw than any other organization in the city. At the banquet last night he said it probably had done more to up build Saginaw than a similar organization had done for any other city in the country. Coming from the head of the great commercial body over which he presides, and from a man who is a capable and impartial observer of its activities, this is a testimonial peculiarly appropriate to the golden jubilee of the Board of Trade and it speaks for itself. The Board of Trade is doing a splendid work. It is growing more progressive and more aggressive each year. Its responsibilities and likewise its opportunities are large. The News congratulates it upon the manner in which it has met both in the past. Its work of the past is an inspiration to a greater work in the future.

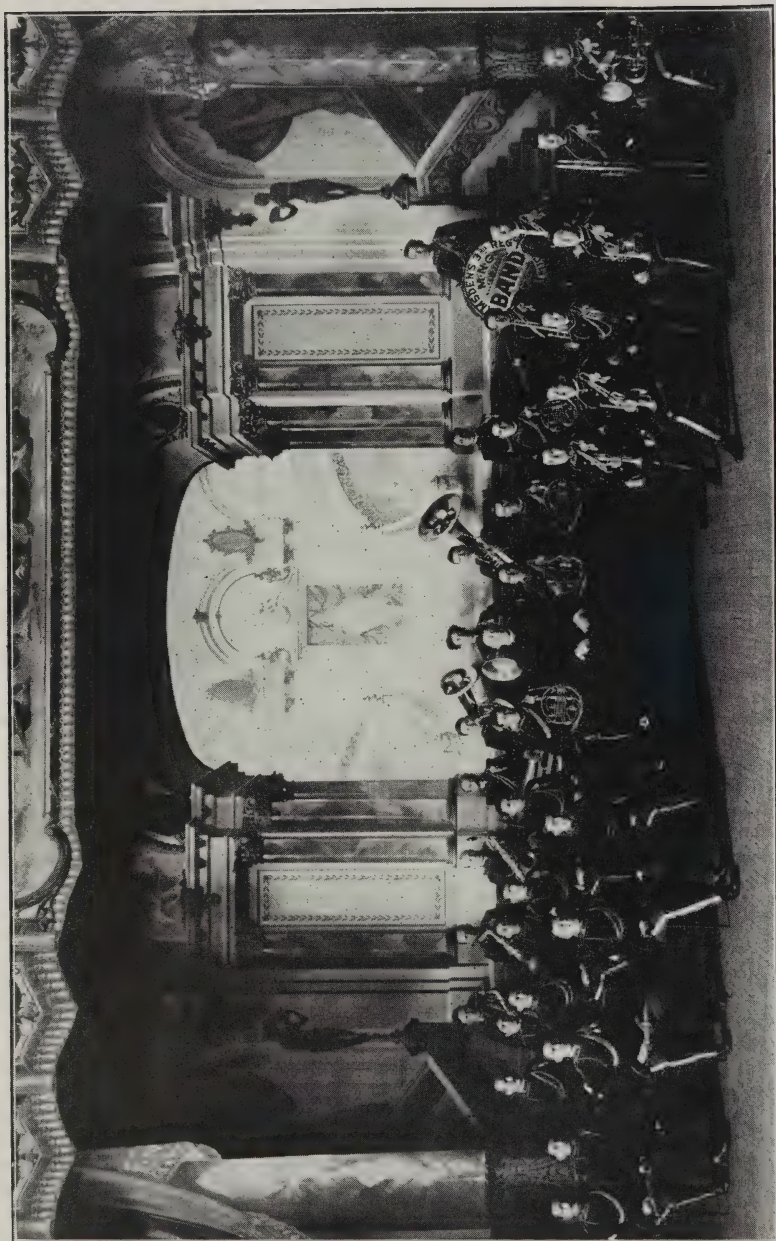


Modern Wholesale Bakery of Frank J. Wolfarth, Opened March 1913.

Saginaw Board of Trade

EXECUTIVE OFFICERS

Elected President	1st Vice-President	2d Vice-President	Secretary	Treasurer
1876 R G Horr.....	C W Wells.....	M Jeffers.....	Chas W Grant.....	John Welch.....
1877 J A Whittier.....	C W Wells.....	J S Estabrook.....	Chas W Grant.....	John Welch.....
1878 J A Whittier.....	C W Wells.....	J S Estabrook.....	Chas W Grant.....	D F Rose.....
1879 J A Whittier.....	C W Wells.....	J S Estabrook.....	Chas W Grant.....	D F Rose.....
1880 J A Whittier.....	C W Wells.....	J S Estabrook.....	Chas W Grant.....	D F Rose.....
1881 J A Whittier.....	C W Wells.....	J S Estabrook.....	Chas W Grant.....	D F Rose.....
1882 J A Whittier.....	C W Wells.....	J S Estabrook.....	Chas W Grant.....	D F Rose.....
1883 J A Whittier.....	C W Wells.....	J S Estabrook.....	Chas W Grant.....	D F Rose.....
1884 J A Whittier.....	C W Wells.....	J A Whittier.....	Chas W Grant.....	D F Rose.....
1885 J S Estabrook.....	C W Wells.....	J A Whittier.....	Chas W Grant.....	P A O'Donnell.....
1886 J S Estabrook.....	C W Wells.....	J A Whittier.....	Chas W Grant.....	P A O'Donnell.....
1887 J S Estabrook.....	C W Wells.....	J A Whittier.....	Chas W Grant.....	P A O'Donnell.....
1888 J S Estabrook.....	C W Wells.....	J A Whittier.....	Chas W Grant.....	P A O'Donnell.....
1889 J S Estabrook.....	C W Wells.....	J A Whittier.....	Chas W Grant.....	P A O'Donnell.....
1890 J S Estabrook.....	C W Wells.....	J A Whittier.....	Chas W Grant.....	P A O'Donnell.....
1891 J S Estabrook.....	C W Wells.....	J A Whittier.....	Chas W Grant.....	P A O'Donnell.....
1892 W L Webber.....	J L Jackson.....	Alex Hoyt.....	J Daily Nower.....	F C Knapp.....
1893 Wm Callam.....	J L Jackson.....	Alex Hoyt.....	J Daily Nower.....	F C Knapp.....
1894 J T Jackson.....	J H Foster.....	W G Emerick.....	E M Hopkins.....	F A Ferguson.....
1895 J T Bliss.....	J H Foster.....	W G Emerick.....	E M Hopkins.....	F A Ferguson.....
1896 Lewis C Slade.....	Wm Seyffardt.....	W W Starkey.....	B F Johnson.....	F A Ferguson.....
1897 Jas S Smart.....	J W Fordney.....	Jas S Smart.....	Geo A Grant.....	F A Ferguson.....
1898 William Barre.....	M G Gardner.....	Chas H Peters.....	Geo A Grant.....	F A Ferguson.....
1899 Jas S Smart.....	M G Gardner.....	Chas H Peters.....	Geo A Grant.....	F A Ferguson.....
1900 W Symons.....	N D Greer.....	D E Prall.....	Geo A Grant.....	F A Ferguson.....
1901 Chas H Peters.....	D E Prall.....	Hem Quinn.....	Geo A Grant.....	F A Ferguson.....
1902 D E Prall.....	D W Briggs.....	H T Wicks.....	Geo A Grant.....	F A Ferguson.....
1903 E McSweeney.....	D W Briggs.....	H T Wicks.....	Geo A Grant.....	F A Ferguson.....
1904 E McSweeney.....	J W Rogers.....	S E Symons.....	Geo A Grant.....	F A Ferguson.....
1905 W S Linton.....	J W Rogers.....	E P Waldron.....	W C Britton.....	Otto Schupp.....
1906 W S Linton.....	D W Bagg.....	E P Waldron.....	W C Britton.....	Otto Schupp.....
1907 W S Linton.....	D W Bagg.....	J J Rupp.....	F F Kleinfield.....	Wm Seyffardt.....
1908 W S Linton.....	F H Porter.....	J J Rupp.....	F F Kleinfield.....	Wm Seyffardt.....
1909 W S Linton.....	G M Stark.....	J J Rupp.....	F F Kleinfield.....	Wm Seyffardt.....
1910 W S Linton.....	E D Church.....	J J Rupp.....	Joseph P Tracy.....	Wm Seyffardt.....
1911 J A Cimmerer.....	M N Brady.....	J J Rupp.....	Joseph P Tracy.....	Wm Seyffardt.....
1912 J A Cimmerer.....	J J Rupp.....	M W Tanner.....	Joseph P Tracy.....	Wm Seyffardt.....



Third Regiment Band M N G—Arthur Amsden, Director.

Saginaw Board of Trade

Incorporated April 9 1863

Reincorporated 1908

Articles of Association

Amended May 2 1911

We, the undersigned, being of full age, and desiring to become incorporated under the provisions of Act No. 171, of the Public Acts of Michigan for 1903, entitled "An Act for the incorporation of Associations not for pecuniary profit," do hereby make, execute and adopt the following articles of association, to-wit:

ARTICLE I (Name)

The name or title by which said corporation is publicly known in law is the Saginaw Board of Trade.

ARTICLE II (Purpose)

The purposes of this organization shall be to secure the co-operation of merchants, manufacturers, officials and all business and professional men and citizens generally, and to promote the social, moral and business interests of its members; to encourage well directed enterprise; to promote the growth of the city, and the progress, extension and increase of its trade; and to take concerted action in matters pertaining to the general good of the city.

ARTICLE III (Location)

The principal office or place of business shall be in the City of Saginaw State of Michigan.

ARTICLE IV (Term of Existence)

The term of existence of this Association is fixed at thirty years from the date of these articles.

ARTICLE V (Directors)

The number of directors shall be twelve, in addition to the President, two Vice-Presidents, the Secretary and the Treasurer, who shall be directors, ex-officio.

ARTICLE VI (Membership)

Any person, firm, partnership or corporation of good standing, interested in the commercial, industrial and municipal advancement of the City of Saginaw, shall be eligible to membership. The officers of the Board shall reside in Saginaw.

ARTICLE VII (Amendments)

These Articles of Association may be altered or amended by a vote of the majority of the members of such corporation at any regular meeting, or at any special meeting.

Saginaw Board of Trade

By Laws

Revised to May 6 1913

ARTICLE I (Membership)

Section 1 Membership in the Association shall be comprised of the following, namely: Regular, Contributing, Honorary, Associate, Affiliated and Auxiliary.

Sec 2 All candidates for Regular, Contributing and Associate membership shall make written application to the Directors, said application to be a pledge of adherence to all By-Laws, Rules and Regulations of the Association.

Sec 3 To elect an applicant to membership, it shall require the recommendation of the Membership Committee or any member of the Board and an affirmative vote of the Directors present at the meeting at which such application is considered; three (3) negative votes shall defeat the motion to elect.

Sec 4 Every member of this Association shall conform to its Rules, Regulations and By-Laws.

Sec 5 Any member of this Association neglecting to or refusing to pay dues for three months after same becomes due shall be suspended from membership privileges and if the dues remain unpaid for another thirty days, such member shall be dropped from the roll of membership for that reason and without the requirement of formal action of the Board of Directors.

Sec 6 Members shall be liable for dues until written notice of resignation is accepted by Board of Directors. Provided, however, any member desiring to withdraw from the Association may do so by sending to the Secretary a notice of his intention so to do and paying all dues owing by him, including the current half year.

Sec 7 The Board of Directors shall have power to rebate the dues of any delinquent member and continue the membership in good standing.

Sec 8 Cards of membership, good for one year, may be issued to members.

Sec 9 Any person, who from any cause, shall cease to be a member, shall forfeit his rights and interest in the Association.

Sec 10 Members desiring to be changed from one class to another class having higher dues shall receive credit for the entrance fee as first paid and for the amount of prepaid dues with which they are credited at the time the change is authorized.

ARTICLE II (Regular Membership)

Section 1 *Any person, firm or corporation approved by the Board of Directors may become a regular member of the Association by the payment of \$6.00 which pays dues for six months and an Annual membership fee thereafter of \$12.00 payable semi-annually in advance beginning with the first day of the sixth month after election to membership and each six months thereafter.*

Sec 2 Each member shall be limited to one vote at any meeting or at any election.

Sec 3 When a regular membership is held by a firm or corporation, one person shall be certified to represent the same.

ARTICLE III (Contributing Membership)

Section 1 *Any firm or corporation approved by the Board of Directors may become a contributing member of the Association by the payment of \$15.00 which pays dues for six months and an annual membership fee of \$30.00 payable semi-annually in advance on the first day of the sixth month after election to membership and each six months thereafter.*

A firm or corporation holding contributing membership shall be entitled to three regular memberships and may designate in writing at any time such individuals as it may desire to have represent its membership in the Association. Should a Contributing member desire more than three representatives it may designate additional representatives in writing and for each additional representative above three there shall be added to the membership fee \$5.00 per annum.

Sec 2 Each representative of a Contributing Member shall be entitled to and limited to one vote at any meeting or any election.

Sec 3 Any individual, firm or corporation who contributes a greater amount to support the Association than is required for Contributing Membership for one year shall be enrolled as a Sustaining Member.

ARTICLE IV (Honorary Membership)

Section 1 Past presidents shall be honorary life members of the Association. United States Senators from Michigan and the Congressman from the congressional district in which Saginaw is located; shall be during their terms honorary members of the Board. Any man of distinction or any citizen who may have materially benefited the Association or city, may be elected to honorary membership by the Board of Directors, or at the annual meeting of the Association.

Nominations for honorary membership may be made by the Membership Committee or any member of the Board, and the nominee elected by a vote of the Directors. A proposition to confer honorary membership may be made in writing to the members of the Board. If any nominee shall receive an affirmative vote of the Directors, he shall be declared elected. Three negative votes shall defeat election.

Sec 2 Honorary membership shall confer all the privileges of regular membership, with exemption from the payment of all fees and dues.

Sec 3 An elective honorary membership may, for cause, be revoked by the Directors at any time.

ARTICLE V (Associate Membership)

Any person approved by the Board of directors may become an associate member of the Association by the payment of \$3.00 which pays dues for six months and an annual membership fee of \$6.00 payable semi-annually in advance beginning on the first day of the sixth month after election to membership and every six months thereafter. Associate members shall have the privileges of regular members and may serve on committees but shall not have the right to vote or hold office.

ARTICLE VI (Auxiliary Membership)

Section 1 Any commercial or civic body or fraternal society in the City of Saginaw that desires to be associated with the Board of Trade, as an auxiliary, may be so accepted by a vote of the Board of Directors.

Each auxiliary association shall pay dues equal in amount and in the same manner as regular members, and may appoint a representative, who shall have the privilege of a regular member.

ARTICLE VII (Affiliated Associations)

Section 1 Any member or members who may desire to be associated together as a Board, Exchange or Association, for the purpose of promoting more effectually a special trade, industry, business, profession or objects in which they are interested, may form a "Bureau" of the Saginaw Board of Trade.

Sec 2 The desire to form any bureau shall be communicated to the Directors in a petition signed by not less than ten members, and if the Directors shall approve the formation of such bureau, the Secretary shall issue a call for a meeting of all members who are reported by the petitioners to be interested therein.

Sec 3 If two-thirds of those called shall, in meeting or by writing, favor the formation of such bureau, this fact shall be reported in writing to the Directors, who, if they approve the formation of such bureau, shall issue a certificate of organization, bearing the seal of the Board and the signatures of its President and Secretary; but such certificate shall not be issued until the directors shall have approved all rules and regulations adopted, or proposed to be adopted by such bureau.

Sec 4 Each bureau of the Board may adopt such rules and regulations as it may consider necessary, for its proper government, but no rule or regulation shall be adopted by any bureau which shall be out of harmony with the recognized policy or usage of the Board or in any way conflict with the purposes and objects of the Board as set forth in its charter, by-laws, rules and regulations.

Sec 5 No bureau of this Board, or any member thereof, shall contract any debt in its behalf which shall in any manner, or by any extent, render the Board liable for the payment of any sum, unless the same shall have been previously approved by the Directors.

Sec 6 No action or resolution of any bureau shall be binding upon or expressive of the sense of the Saginaw Board of Trade.

Sec 7 Any bureau of this Board may be dissolved by the Directors upon petition or resolution, approved by two-thirds of the members of said bureau present at a meeting officially called for the purpose of considering such dissolution; and any bureau shall be suspended or dissolved by the Directors for any action contrary to the charter, by-laws, rules, regulations or policy of the Board; such suspension or dissolution may, if the Directors so order, constitute a charge against the members of such bureau as otherwise provided.

Sec 8 Bureaus or associations, in affiliation with the Board, shall submit to the Directors, five days prior to the annual meetings of the Board, reports of their condition and reviews of their proceedings for the year.

ARTICLE VIII (Officers and Directors)

Section 1 The officers of this Association shall consist of a President, two Vice-Presidents, a Secretary, a Treasurer and twelve Directors.

Sec 2 These officers, except the Secretary and the Treasurer, shall be elected annually by ballot, and shall hold their offices for one year, or until their successors are duly elected. The Secretary and the Treasurer shall be chosen by the Board of Directors, as provided by section two (2) of article nine (9).

Sec 3 The Board of Directors shall consist of twelve (12) members, who shall be elected by the Board of Trade at the time of the general election of officers.

The President and the two Vice-Presidents and the Treasurer of the Board shall be ex-officio directors.

No compensation for services shall be paid any officer except the Secretary.

ARTICLE IX (Duties of Directors)

Section 1 The Board of Directors shall have charge of all matters of general interest to the Association not otherwise assigned; provide rooms for the Association, audit all bills through an auditing committee appointed by the President, three of whom shall be Directors, and examine books and accounts of the Secretary and the Treasurer previous to each annual meeting, or oftener, if required.

Sec 2 It shall be the duty of the Board of Directors to elect the Secretary of the Board of Trade, and fix his compensation; to elect the Treasurer of the Board of Trade; to employ such other help as in its judgment may be necessary, and to fix the compensation to be paid therefor; to allow all bills for expenses incurred in furthering and carrying on the work of the said Board of Trade, as in its judgment are necessary and proper; and it shall have power to direct and control the work of the Secretary and all other matters pertaining to said Board of Trade not otherwise provided for. All of the financial and business interests of the Association shall be managed and conducted by and under the direction of the Board of Directors.

Sec 3 The Board of Directors may declare vacant the seat of any member of its Board who shall absent himself from four consecutive meetings without having been previously excused, or without having sent written communication to the Board of Directors, stating the reason for his absence.

Sec 4 All vacancies among the officers and directors between elections, shall be filled by the Board of Directors.

Sec 5 The Board of Directors may adopt such rules and regulations as it may deem wise for the government of the Board, and may create new officers whenever the same are considered necessary.

Sec 6 The Board of Directors shall submit, at the annual meeting, a full report of the condition and finances of the Association, together with a review of its acts for the preceding year.

ARTICLE X (Duties of Officers)

Section 1 The President shall preside at all meetings of the Board of Directors, and shall perform all duties incident to his office. He shall be ex-officio member of all committees.

Sec 2 The First or Second Vice-President shall act in the absence of the President, and in the absence or disability of the three officers named, a member shall be chosen to act temporarily.

Sec 3 The Treasurer shall receive all moneys from the Secretary and keep the same deposited in the name of the Board. He shall make no disbursements, except upon an order signed by the Secretary and countersigned or approved by the President; or, in the absence of the President, by one of the Vice-Presidents. He shall make monthly reports to the Directors, who may require him to give acceptable bonds in such sum as they may determine.

Sec 4 The Secretary shall receive all moneys due the Association from any source, and pay the same to the Treasurer, taking his receipt therefor; keep a record of all proceedings and all meetings; conduct official correspondence; preserve all books, documents and communications; keep a list of all members in a book provided for that purpose, which shall be an account with each member as to his dues; notify all committees of their appointment; forward proper notification receipts to delinquents; act as Secretary of the Board of Directors and ex-officio member of all committees, and perform such other duties as may be incident to his office, subject to

the approval and direction of the Directors. He shall make monthly reports to the Directors, who may require him to give suitable bond in such sum as they may determine. At the expiration of his term of office he shall deliver to the Directors all books, papers and property belonging to the Board.

ARTICLE XI (Committees)

Section 1 At the first regular meeting of the Directors subsequent to the annual meeting, the President shall appoint the following standing committees of seven or more members each, subject to confirmation by the Directors:

- Arbitration
- Auditing
- Civic Affairs
- Conventions
- Entertainment
- Finance
- Foreign Trade
- Good Roads
- Membership
- New Industries
- Public Improvements and Utilities
- River and Harbor
- Statistics and Publications
- Taxes and Insurance
- Trade Interests
- Transportation (Electric and Steam)

The Auditing Committee shall have at least three members of the Directors.

Sec 2 The names of the persons selected for the various committees, by the President, shall be mailed to each Director prior to the meeting of the Board of Directors at which such committees shall be presented for approval.

Sec 3 The President, with the approval of the Board of Directors, may appoint other standing committees, and such special committees as may be deemed necessary.

Sec 4 The Chairman of each Committee shall be taken from the Directors, but no member shall serve on more than two standing committees at the same time.

Sec 5 Except when specified, the duties of the several standing committees shall be as indicated by their respective names; to take charge of all business referred to them by the Board or its presiding officer; to carefully and industriously investigate the different subjects assigned to them or pertaining to their duties; to make such original investigation in their respective lines as in their judgment they see fit.

Sec 6 The President or Board of Directors may from time to time refer to committees questions relating to the interests which they represent, and such committees shall report to the Board such recommendations, in connection therewith, as in their opinion tend to promote the objects for which the Association was organized.

Sec 7 All standing and special committees shall report their proceedings to the Directors, and shall submit, prior to the last meeting of the Directors before the annual meeting of the Board, a full report of their acts and findings from the time of appointment. Reports of all committees must be submitted in writing and filed with the Secretary.

Sec 8 Should any standing or special committee fail to discharge

the duties assigned to it, with reasonable promptitude, such committee shall be declared discharged by the President, who shall report the same to the Directors and submit a new committee for confirmation.

Sec 9 All standing and special committees shall be considered discharged at the end of each Board year.

Sec 10 Vacancies in any standing committees shall be filled by the President, subject to the approval of the Board of Directors.

Sec 11 The President and Secretary shall be ex-officio members of all committees.

ARTICLE XII (Meetings)

Section 1 The meetings of the Board of Directors and of the Committees shall be held at the offices of the Board.

Sec 2 The annual meeting of the Board of Trade shall be held on the first Tuesday after the first Monday in May of each year.

Quarterly conferences open to all members of the Association shall be arranged by the Board of Directors.

Sec 3 The regular meetings of the Board of Directors shall be held on the second Tuesday of each month.

Sec 4 Special meetings of the Board of Directors may be called by order of the President or upon the request of two directors, and notice of such meetings shall be given by the Secretary by telephone, mail or messenger, at least two hours before the time of holding such meeting.

Special meetings of the Board of Trade may be called by the Board of Directors, or at the written request of at least twenty per cent. of the voting members, which written request shall specify the object and purpose of such special meeting. A notice of such special meetings shall be given to all members of the Association personally or by mail, or be published in one of the regular daily papers at least three days before the day of such meeting.

Sec 5 Committee meetings may be called at any time by order of the Chairman, or upon request of two members of the committee.

Sec 6 *The number constituting a quorum at the respective meetings shall be as follows:*

Board of Trade, twenty-five members.

Board of Directors, five regular Directors.

Any committee, three regularly appointed members.

Sec 7 At meeting of either the Board of Trade or Board of Directors, the following shall be the order of business:

- 1 Roll Call
- 2 Reading of Minutes of Previous Meetings
- 3 Reports of Officers
- 4 Reports of Standing Committees
- 5 Reports of Special Committees
- 6 Admission of New Members
- 7 Unfinished Business
- 8 New Business
- 9 Good of the Association
- 10 Adjournment

ARTICLE XIII (Elections)

Section 1 Election of a President, two Vice-Presidents and twelve members of the Board of Directors, shall be held on the First Monday of May.

Sec 2 For the three officers named above, a majority of the whole number of votes cast shall be necessary for a choice; the twelve persons

receiving the greatest number of votes shall be declared elected as members of the Board of Directors.

Sec 3 The election of a Secretary and a Treasurer and other officers is vested in the Board of Directors and shall take place as provided for in Article Nine (9).

Sec 4 In March, prior to the annual meeting, the President shall appoint a nominating committee of eleven (11) members, none of whom shall be an officer or director. This committee shall invite suggestions from the members, after which it shall nominate candidates for offices, provided in Section 1, and shall report the names of such nominees, in writing, to the Secretary, at least thirty (30) days before the annual meeting. On receipt of the nominations made by the nominating committee, the Secretary shall at once mail a printed copy of the same, together with a printed copy of this article of the By-Laws providing for elections to each voting member of the Association.

Sec 5 Any fifteen (15) or more voting members may unite in nominating candidates for all or any of the offices provided in Section 1. Such nominations shall be made in writing and must be signed by at least fifteen (15) voting members of the Association and filed with the Secretary at least fifteen (15) days before the annual meeting.

Sec 6 Only persons nominated in accordance with Sections 4 and 5 may be voted for. The voting shall be by printed ballot provided by the Secretary. No proxies shall be allowed.

Sec 7 At least ten (10) days prior to the date of the annual meeting, the Secretary shall prepare a printed sample ballot containing all nominations for each office, in alphabetical order, and shall mail a copy of the same, with a proper notice of the time and place of the election, to each voting member of the Association.

Sec 8 The polls shall be located at the Secretary's office, or elsewhere in the City of Saginaw, as provided by the Board of Directors, and shall be open between the hours of 12:00 noon and 6:00 p. m. and shall be under the supervision of three (3) tellers appointed by the Board of Directors.

ARTICLE XIV (Disbursements)

All bills or accounts against the Association shall be examined and approved by the Auditing Committee and allowed by the Board of Directors; the Secretary shall then be authorized to draw an order on the Treasurer for the amount, countersigned by the President or Vice-President. No indebtedness nor obligations to pay any sums of money shall be valid or binding against the Board unless the same shall have been formally provided for by the action of the Board of Directors.

ARTICLE XV (Sinking Fund)

There shall be a sinking fund created for the purpose of the erection of a Board of Trade Building or for otherwise securing permanent quarters for the Association.

ARTICLE XVI (Amendments)

These By-Laws, or any part thereof, may be repealed, amended or added to by a two-thirds vote of the Board of Directors, or by a two-thirds vote of members present at any regular or special meeting of the Board of Trade, notice of which meeting shall set forth the proposed change.

ARTICLE XVII

The By-Laws and amendments thereto shall be binding upon all members of the Board of Trade and of the Directors, provided no By-Laws shall be in conflict with the Constitution and laws of this State.



New Young Mens' Christian Association, Erected 1912

MEMBER

Saginaw Board of Trade

TO RECEIVE ATTENTION
SOLICITORS MUST FIRST PRESENT AN
ENDORSEMENT BY THE TRADE INTERESTS
COMMITTEE OF
THE SAGINAW BOARD OF TRADE

Members of Saginaw Board of Trade

Revised to June 14th, 1913

Honorary Members

William Barie ex-President Saginaw Board of Trade	A Patriarche Detroit
Wm Binder Charter Member Hirsau Wurtenberg Germany	Delbert E Prall ex-President Saginaw Board of Trade
Reverend N S Bradley Pastor First Congregational Church	Ezra Rust Benefactor Charter Member
Wellington R Burt Benefactor	Lewis C Slade ex-President Saginaw Board of Trade
George L Burrows Charter Member	James S Smart ex-President Saginaw Board of Trade Los Angeles California
J A Cimmerer ex-President Saginaw Board of Trade	William Alden Smith United States Senator Grand Rapids
Edwin D Cowles Editor Bay City Tribune Bay City	Reverend Richard J Sweeney Pastor St Joseph's Catholic Church
Temple E Dorr Benefactor	John W Symons ex-President Saginaw Board of Trade
Reverend J Ambrose Dunkel Pastor Warren Avenue Presbyterian Church	Albert W Tausend Mayor of Saginaw
Woodbridge N Ferris Governor of Michigan Big Rapids	Charles E Townsend United States Senator Jackson
Joseph W Fordney Member of Congress	Colonel Charles McD Townsend Corps of Engineers United States Army Detroit
Geo A Grant ex-Secretary Saginaw Board of Trade	Joseph P Tracy ex-Secretary Saginaw Board of Trade Lethbridge Alberta Canada
Professor Philip Huber Superintendent West Side Public Schools	Major Edward Tucker Divisional Officer Salvation Army
John L Jackson ex-President Saginaw Board of Trade	Professor E C Warriner Superintendent East Side Public Schools
Bamlet Kent Junior Engineer U S War Department Detroit	H A Wheeler President Chamber of Commerce of the United States of America Union Trust Co. Chicago, Illinois
Frank F Kleinfeld ex-Secretary Saginaw Board of Trade	George B Wiggins Lumberman Saginaw
William S Linton ex-President Saginaw Board of Trade	Judge Eugene Wilber Brunswick Me
Judge John Moore Pioneer	Henry M Youmans ex-Member of Congress Bridgeport
Eugene McSweeney ex-President Saginaw Board of Trade	
Patrick A O'Donnell ex-Treasurer Saginaw Board of Trade	
Chase S Osborn ex-Governor of Michigan Sault Ste Marie	

Contributing Members

- Alert Pipe and Supply Company
Edward J Bissel
W T Brownson
Kent Hess
- Appleby B G Company
B G Appleby
Gordon L Grant
- Bancroft House
G H Davidson
W H Hart
William F Schultz
- Barie William Dry Goods Company
William Barie
William G Jamieson
H G Wesener
- Bartow & Enright
Edward Enright
H B Anderson
A W Kerns
- Bastian Brothers and Company
Frank E Bastian
Fred A Bastian
William T Harms
- Beach and Davis
F H Beach
G William Davis
- Beck Peter
Anthony Beck
Peter Beck
R C Weber
- Bolton Auto Company
S D Bolton
L D Granger
E B Sutton
- Bradstreet The Company Bay City
W S Cooley
- Carr The Henry W Company
Henry W Carr
F B Crego
Jas H Slocum
- Central Cut Glass Company
O W Eckland Chicago Illinois
H T Roseen Walkerton Indiana
J F V Roseen
- Clare Knitting Mills
L Weisman
D A Wolsey
W Wolsey
- Consolidated Coal Company
H C O'Brien
C W Stiver
S E Trott
- Cooney and Smith
Martin Cooney
W G Smith
- Courier Herald Company
Arthur Cook
W J Hunsaker
W K Rorke
- Cowles and Mutscheller
Clarence L Cowles
George Mutscheller
Harry Vickary
- Culver Deisler Company
Fred A Culver
A Deisler Jr
Joseph Welch
- Dittmar Cooper Company
L R Cooper
Otto L Dittmar
August Marxer
- Dun R G Company
W R Botsford
L D Pierson
- L T Durand
- East Side Lumber Company
Charles A Noland
M J Quinn
J L Schwab
- Eastman S L Flooring Company
S L Eastman
S R Eastman
W H Erwin
- Eaton Holland and Smith
Fred L Eaton
Robert T Holland
Wallis Craig Smith
- Eddy C K and Sons
A D Eddy
W S Eddy
E C Oscar
- Electrical Supply Company
Richard L Kimble
V E Sweet
J J Thorne
- Eureka Heating and Ventilating
Company
Frank Hannah
Charles W Light
William P Light
- Feige Henry and Son
Henry Feige
P H Hetzner
- Ferguson and Wallace
Frank A Ferguson
William Wallace
William F Wallace
- Gallup Rogner and Gallup
C E Gallup
George Gallup
Carl C Rogner
- Garber-Buick The Company
Edwin L Black
G S Garber
- Gately The Company
E T Danby
F Simpson

Geer B and Son Agency
 M N Brady
 R S Judd
 H A Savage
 Gelinas A and Sons
 Eugene Gelinas
 Ludgar Gelinas
 German-American State Bank
 John C Davies
 William F Hemmeter
 Edward Kersten
 Germain Manufacturing Co.
 E F Germain
 L Germain
 W M Germain
 Grant J W
 J W Grant
 Fred A Wilkin
 Griggs and Butenschoen
 L P Butenschoen
 Eugene L Griggs
 James A Griggs
 Hammond Standish and Company
 Ray L Merritt
 F R Strutz
 C M Van Paris
 Hart Brothers
 Frederick C Hart
 John T Hart
 Michael J Hart
 Heginbottom S H and Sons
 B A Heginbottom
 F H Heginbottom
 S H Heginbottom
 Henning Charles W and Sons
 Charles J Henning
 Charles W Henning
 L A Henning
 Jackson-Church-Wilcox Company
 C D Childs
 G H Hannum
 J S O'Rourke
 Kirby Julius B
 W B Clark
 W J Clark
 Julius B Kirby
 Kuehl Charles W
 Ladd John W Company
 C N Bergener
 John W Ladd
 J C Miller Jr
 Liebermann Trunk Company
 Hugo Boettcher
 Albert C Huebner
 Julius R Liebermann
 Mautner and Krause
 A P Krause
 Louis Mautner
 Melze Alderton Shoe Company
 George H Hillman
 A C Melze
 H B Washburn
 Mercer and Company
 A Kenzler
 D F Mercer
 Conrad Roth
 Mershon Eddy Parker and Company
 B C Bingham
 A H Hempstead
 F E Parker
 Michigan Salt Association
 C M Ireton
 A A White
 Michigan State Telephone Company
 F J Evans
 H R Mason
 A J Peckham
 Michigan Sugar Company
 C W Bradford
 C W Orton
 W H Wallace
 Mitts and Merrill
 G P Merrill
 H W Merrill
 P S Mitts
 S S Mitts
 Morley Brothers
 C E Phillips
 Ernst L Reichle
 A E Kendall
 R C Morley
 G W Morley
 T A Saylor
 Murphy and O'Hara
 D F Murphy
 John O'Hara
 A Otto Weideman
 Murray Miss M C
 Walter L Marshall
 Miss E H Murray
 Miss M C Murray
 Nelson Brothers Company
 Clarence A Nelson
 Clinton J Nelson
 Harry B Nelson
 Oakland Vinegar and Pickle Company
 J A Cimmerer
 L F Meister
 H R Woods
 Oppenheimer Cigar Company
 Edward Ohland
 Harry E Oppenheimer
 Samuel Oppenheimer
 Patterson and Weadock
 E H Patterson
 G Leo Weadock
 Peninsular Motor Company
 P R Janney
 J S O'Rorke
 W B Wardle
 Phipps Penoyer and Company
 C E Borland
 D D McLean
 William C Phipps

Polson William Lumber Company

William C Kenny

John Polson

William Polson

Popp and Wolf

John Popp

Norman G Popp

Fred Wolf

Reitter F and C Company

C Reitter

F J Reitter

G P Smith

Robertson E A Company

E L Hackstadt

E A Robertson

D Toole

Saginaw Auto Company

A E Hubbell

E F Hubbell

John H Wagner

Saginaw-Bay City Railway Company

J A Cleveland

C A Lilley

F C Potvin

Saginaw Beef Company

E J Cornwell

W C Cornwell

William Perkins

Saginaw Coal Company

E W Delano

W E Goodman

Alex Liddle

Saginaw Evening News Company

C M Greenway

John K Kline

A R Treanor

Saginaw Hardware Company

Charles F Schoeneberg

William Seyffardt

Fred Zahner

Saginaw Medicine Company

F B McConnon

Louis Smith

L E Voorhees

Saginaw Milling Company

W I Biles

J M Coup

W H Ennis

Saginaw Plate Glass Company

C E Estabrooks

C L Smith

W W Smith

Saginaw Valley Drug Company

H E Brown

C H Chambers

W B Moore

A L Regener

J S Smart

J W Smart

Schemm J G Brewing Company

F J Plettenberg

C W Riedel

F W Sowatsky

Schust Baking Company

E Schust

G A Schust

Gene F Schust

Schwemer and Witt

Louis Schwemer

John W Witt

Second National Bank

J C Graebner

E T Lindsay

A H Morley

George B Morley

A H Perrin

Seeley A W

A W Seeley

George P Waller

Seemann and Peters

Lynn Emery

C H Peters Jr

E C Peters

Joseph Seemann

Seitner Brothers

Adolph Seitner

Samuel Seitner

South Side Business Association

Adolph Moeller

Jay Rouse

Doctor T M Williamson

Spangler Davis and Company

G H Maier

William S Moore

A D Spangler

Sulzberger Sons Company of America

W C Kundinger

George F Stingel

N L Wiltse

Symons Brothers and Company

Robert Brown

J W Hall

S E Symons

Tanner M W Company

H P Baker

L W Bixby

M W Tanner

Doctor Fiske Wood

Thayer Russell B

Trombley The Electric Company

J H Ackerman

E M Russell

G A Trombley

United States Graphite Company

L Field

M J Houlihan

W L Whitney

H C Woodruff

United States Health and Accident

Insurance Company

F R Pitcher

J B Pitcher

J M Pitcher

Valley Printing Company
 R H Brooks
 W H Brooks
 A W Randolph
 Vincent Hotel
 W H Aubry and Company Detroit
 Conrad Gottleber
 Walz Hardware Company
 George Walz Sr
 George C Walz Jr
 H E Walz
 Watson H and Company
 Peter Ross
 H Watson
 Thomas Watson
 Werner and Pfeiderer
 George J Hicks
 Carl Pletscher
 Emil Staehle
 Wickes Boiler Company
 H E Cross
 Charles B Curtis
 E C Fisher
 Wickes Brothers
 A E Braun
 W A Brown
 George A Davies
 F H Payne
 Wiechman William C
 Wilcox-McKim Co
 James A McKim
 Melvin L Wilcox
 Merrill M Wilcox
 Willcox Engineering Company
 Joseph V Carpenter
 Richard Surgeson
 George B Willcox
 Williams Brothers Candy Co
 Wm Williams
 John Williams
 James Williams
 Witters Henry
 Fred Witters
 Henry Witters
 Wolfarth Frank J
 Leslie Chambers
 Fred Falkenhagen
 Frank J Wolfarth
 Wylie J T and Company
 G E Wilson
 J T Wylie

Regular Members

Adams James A and Son
 Alderton G A and Company
 Allington and Curtis Manufacturing
 Company
 American Express Company
 Anderson J E
 Andrus Charles A
 Appel Steam Bakery
 Arnold H B Company
 Asphalt The Roofing Company
 Aubry Charles F
 Banister J L
 Bank of Saginaw
 Banner Brewing Company
 Barth Rudolph
 Baumgarten Albert
 Baum William B
 Baumler A and Company
 Beach Judge Emmet L
 Beck J P
 Beckbissinger J Frederick
 Beecher Peck and Lewis
 Bernhard and Jahnke Company
 Berst Manufacturing Company
 Birss Brothers
 Blackney J L
 Bliss Alger College
 Bliss Coal Company
 Booth and Boyd Lumber Company
 Borland S B
 Bothwell Charles
 Boynton J F
 Brand and Hardin Milling Company
 Brater Charles G
 Brewer F P and W A
 Briggs and Cooper
 Brooks and Cook
 Brooks Manufacturing Company
 Brown J F and Son
 Bruce Dr J D
 Brueck Fred Jr
 Buick Thomas D
 Burdick H B
 Burroughs Adding Machine Company
 Button A L
 Callam Mills
 Cannan C H
 Catterfeld Hugo
 Christensen Charles
 Church Reverend Francis L
 Clark and Wallace
 Coleman H
 Commercial National Bank
 Cone Printing Company
 Connolly John E
 Connor Rowland
 Cooper W T
 Corbett Edward W
 Corcoran Peter
 Cornell Dr D B
 Cornwell E J
 Cosendai Dye Works

Crane and Crane
 Crane Judge Riley L
 Crego Doctor W L
 Curtin Brothers
 Curtis Doctor E E
 Cuthbertson D R
 Daily W A
 Dalton Reverend Michael
 Davis C H
 Davis Harry G
 Deisler A and Son
 Dietrich C C
 Draper J D
 Dreamland Theatre
 Drummond Peter
 Dudley George Osgood
 Dunlap Ira E
 Eastwood G C
 Eckert Fred C
 Ellis Daniel H
 Erd Motor Company
 Erhard and Stalker
 Everett House
 Ewald H F
 Farmer Fred D
 Feldman J J
 Ferrell A T
 Foot W H
 Foote L S
 Fordney Joseph W
 Forrest E C
 Fowler O R
 Fox Adolph F
 Frazee W and Sons
 Freeman Doctor F W
 Friedman Printing Company
 Furstenberg Brothers
 Geisler Hugo
 Germania Society
 Glynn Edward W
 Godard Frank B
 Goeschel Edward R
 Goeschel Herman
 Goetz Henry W F
 Goff E A and G B
 Goppelt H P
 Graebner Grocery Company
 Grand Trunk Railway Company
 Granville R and Son
 Green M B
 Grinnell Brothers
 Hanchett Benton
 Harris Transfer Company
 Hayden Fancy Grocery Company
 Heagany W M
 Heavenrich Brothers and Company
 Heinlein F H and Company
 Heller P P and Brother
 Henderson William
 Henning C C
 Herschel Manufacturing Company
 Hesse Wm C
 Hickey D E and Company
 Hill Arthur and Company
 Hitzert Albert
 Hobson A
 Holmes Charles
 Holland L
 Humphrey Grant and Humphrey
 Humphrey George L
 Ippel J W
 Jackson F D
 Jacobi Alex
 Jasper W H
 Jeffers Estate John
 Jerome Brothers
 Jochen Arthur
 Johnson John H
 Johnson Joseph S
 Johnson R F
 Kanaly James
 Kanzler Doctor Carl
 Katsulos and Karrys
 Kelsey F J and Son
 Kenny L M and Co
 Kerns Wilson G
 Kerry Charles T
 Kessel M A
 Kessel Otto H
 Kindler V
 Kleinert William
 Klenke William H
 Koenitzer Robert
 Kretschmer Charles H Grocery Co
 Krohn Charles H
 Kuehl Louis
 Lamson Walter J
 Landskroener William
 Lee and Cady Saginaw Branch
 Lemcke Henry J
 Lincoln Ira B
 Logan R K
 Macomber C C
 Magnetic Spring Water Company
 Malcolm and Brown
 Marr George E
 Martin Bruno
 Mason L P
 Meibeyer C H
 Merrill and Kren
 Mershon E C
 Mershon J D Lumber Company
 Mertz F H and Company
 Meyer O E
 Michigan Central Railroad Company
 Michigan National Guard
 Michigan Packing Company
 Miller George J
 Moore Edwin D
 Moore O B
 Moore W A
 Morley Edward W
 Morley P F H
 Morse Jenner E
 Mutscheller Michael
 McAvoy John
 McCron W J
 McMeekin Doctor James W

National Brewing Company
 National Cash Register Company
 Neuendorf and Schmeck
 Newberry J O
 Newton F W
 Nickels Mertz and Company
 Nickodemus K R G
 Niven Electric Company
 Norris A W
 O'Keefe John F
 Oppenheim and Levy
 Oppermann Carl F
 Oppermann Fur Company
 O'Reilly Doctor W J
 Orr W J
 Otis W T
 Otto Rudolph
 Paddock H F
 Palmer Russell B
 Palmerton F G Woodenware Company
 Parker Dairy Company
 Passolt Henry
 Pendell J W C
 Pendell W H
 Penney Harvey A
 Peter James B
 Petre George
 Phelps V A
 Phillippe A D
 Phoenix George
 Polk R L and Company Detroit
 Polk R L Jr Detroit
 Posey W C
 Potter Fred H
 Prall D E and Company
 Preston W T
 Purcell and Travers
 Putnam Frank G
 Quinn John J
 Randall R M
 Reade T A
 Redmond P J
 Reitz Theophilus F
 Remer Brothers
 Richter Doctor Emil P W
 Richter William C
 Ring C L
 Riopelle Doctor J Henri
 Roberts R W
 Robertson W E
 Robinson H T
 Roby S S
 Rockwood Byron J
 Rogers Doctor A S
 Root John L
 Roth John F
 Rupp Chris
 Rupp John J
 Rusco W A
 Ryckman Albert H
 Sachse L
 Sackett Ray
 Sager W N
 Saginaw Abstract Company
 Saginaw Band and Orchestra
 Association
 Saginaw Bridge and Construction
 Company
 Saginaw Cigar Company
 Saginaw City Gas Company
 Saginaw Concrete Stone Company
 Saginaw Creamery Co
 Saginaw Musical Bureau
 Saginaw Paving Brick Company
 Saginaw Pure Ice Company
 Saginaw Sheet Metal Works
 Saginaw Showcase Company Ltd
 Saginaw Silk Garment Company
 Saginaw Taxicab Company
 Salmon Joseph F
 Sample Doctor C H
 Samson Alfred
 Scheurman Lumber Company Ltd
 Schirmer J A
 Schirmer Julius L
 Schirmer W F
 Schmidt Charles
 Schneermann H B and Company
 Schneider Henry
 Schultz C J
 Schupp Otto
 Schwahn-Khuen Agency
 Schwinck Brothers
 Scollen George E
 Scott E E
 Shea James E
 Shepard Wm F B
 Sheridan John P
 Shorts R P
 Siebel H S
 Slack Doctor W L
 Smith & Stoelker Publishing Company
 Snow A Elwood
 Snow Ernest A
 Sommers Brothers Match Company
 Spence Brothers
 Stark G M
 Stark Reverend H R
 Steet George
 Stevens W F
 Stewart Doctor G W
 Stierle Louis
 Strable Manufacturing Company
 Stubbe William J
 Surprenant Reverend J B
 Symons John W Jr
 Tatham Victor J
 Taub Herman L
 Tredo W P
 Valley City Coffee and Spice Mills
 Valley Grey Iron Foundry
 Valley Home Telephone Company
 Valley Sweets Company
 Vaneck Charles
 Van Overan A
 Veague G

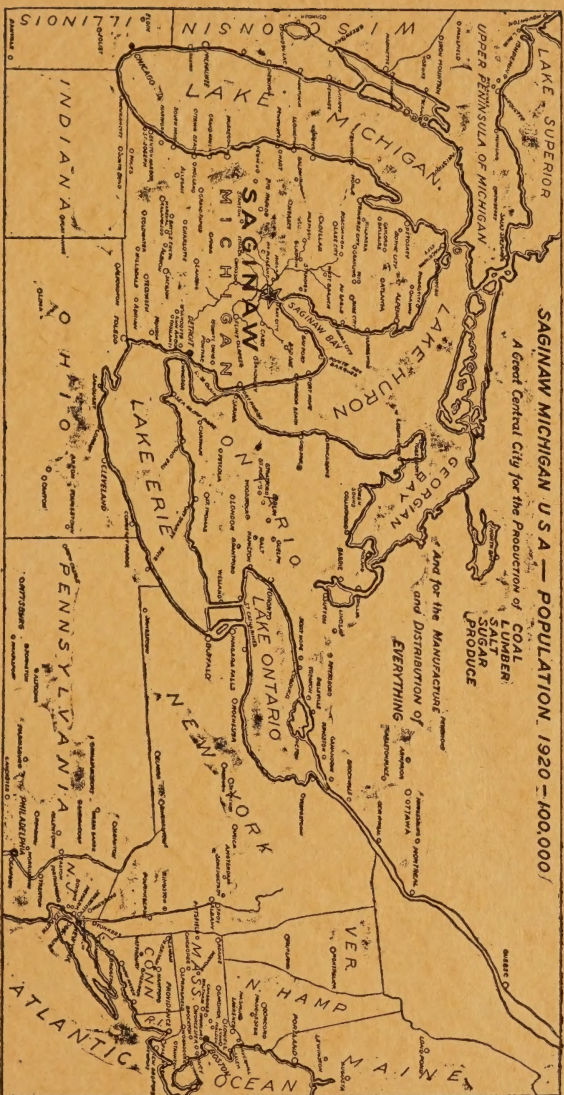
Vincent Bird J
 Vyse T H
 Walker and Company
 Walk-Over Boot Shop
 Ward A T
 Warner W W
 Warrant H C
 Washburn-Crosby Company
 Watt W H
 Whaley and McIntyre
 White Charles E
 White Thomas

Wickes H T
 Wickes W J
 Wilson E F
 Wilson F A
 Winkler Stephen
 Winterhalter Joseph
 Wolf John and Son
 Wolverine The Optical Company
 Wolverine Roofing Company
 Young Mens Christian Association
 Zacharias Stephen F
 Zuckerman Andrew

Associate Members

African Ostrich Plume Shop
 Alden Doctor R P
 Alger Doctor George L
 Bauer Peter
 Beach Charles G
 Bender Frank W Jr
 Beuthin Fred
 Bied John M
 Boos Valentine S
 Bremer Charles G
 Brooks George B
 Bush Frederick E DDS
 Carter Doctor George H
 Catterfeld Edward F
 Cuthbertson Arthur R
 Dawson W H
 DeFoe Doctor W A
 Dennis E M
 Dickinson Doctor William L
 Dietz H E
 Dittmar and Rath's Oil Company
 Doerr John
 Edelman Doctor F W
 Ellis E A Bridgeport
 Elwert Herman
 Emendorfer F A
 English Doctor W F
 Gartner G
 Hedinger C D
 Heinemann G C
 Henderson E D
 Herrmann Brothers
 Hill Reverend C E
 Hoff Franz
 Howe C H
 Hyzer C C
 Ideal Brass Foundry
 Ischerland Theodore
 Johnson W A
 Keeler Julian A
 Keller M E
 Klopff and Roberts
 Kurtz A L

Lepper M E
 Marshall Frank C
 Meyer G M
 Mountjoy A R
 MacPherson James
 McEntee Miss Frances B
 McNally Vulcanizing Company
 O'Hara James Jr
 Patterson E A
 Parth John
 Pearl Stephen G
 Perkins George J
 Phelps C J
 Poulos William
 Powers J E
 Presser William R
 Rimmelle Leo J
 Rohde Otto M
 Rosenberg B I
 Rosenberg M
 Rump Henry
 Rumsey C W
 Rupp Norman N
 Ryan Thomas C
 Schmidt H M
 Schobert J George
 Smith Albert E
 Smith John
 Spence Reverend Frederick
 Stiber E
 Strimbeck George R
 Sweet Doctor G H
 Troy D M
 Walter F P
 Way E J
 Welch Doctor C M
 Werner C A
 Wilsterman Fred C
 Wilsterman John
 Winterstein Otto A F
 Wisniewski Thomas
 World's Star Knitting Mills



A Prophecy Saginaw will Report **1000000** population in 1920



3 0112 062171266

